

City of Cambridge



Consolidated Action Plan for Fiscal Year 2008



CambridgeMA.gov



Third Program Year Action Plan

The CPMP Third Annual Action Plan includes the [SF 424](#) and Narrative Responses to Action Plan questions that CDBG, HOME, HOPWA, and ESG grantees must respond to each year in order to be compliant with the Consolidated Planning Regulations. The Executive Summary narratives are optional.

Narrative Responses

GENERAL

Executive Summary

The Executive Summary is optional, but encouraged. If you choose to complete it, please provide a brief overview that includes major initiatives and highlights that are proposed during the next year.

The City of Cambridge's fiscal year 2008 One-Year Action Plan covers the time period from July 1, 2007 to June 30, 2008. The Plan describes the City's initiatives to:

- Create a Suitable Living Environment for its residents,
- Provide Decent Housing for its residents, and
- Create Economic Opportunities for its residents.

These initiatives are carried out by the City's Community Development Department (CDD), the City's Department of Human Service Providers (DHSP) and various other local agencies these Departments work with as needed. These initiatives are consistent with guidelines set-forth by the U.S. Department of Housing and Urban Development (HUD) in accordance with the regulations governing the utilization of Federal funds and are based upon the needs that the City has determined exist through its own assessment and the on-going input of Cambridge residents.

The actual level of funding Cambridge receives from HUD is determined annually and is based upon a formula all entitlement communities are subject to, in relation to HUD's overall annual budget. For fiscal year 2008, Year Three of the Five-Year Plan, Cambridge will receive \$3,271,838 in Community Development Block Grant (CDBG) funds, \$1,073,940 in Home Investment Partnership Act (HOME) funds and \$140,870 in Emergency Shelter Grant (ESG) funds. Because the actual funding level is governed by HUD's annual budget it is impossible to project future funding levels.

The allocation the City received for FY2008 represents an increase of \$5,695 in CDBG funds (an increase of less than 1%), a cut of less than 1% in HOME funds and an increase

of approximately 1% in ESG funds. Combined, the total allocation for FY2008 represents an increase of \$2,035 from FY2007, which is essentially level funding in practical terms. Since FY2000 HOME funds have increased approximately 36%, ESG funds have increased slightly while CDBG funds have *decreased* approximately 16%. As CDBG funds constitute the largest portion of HUD funds received by the City this equals a net *decrease* of 7% in federal funds received by the City.

While cuts were proposed by the Whitehouse in both FY2006's and FY2007's budget, as well as a proposal to end the CDBG program and shift a reduced portion of its funds to the Department of Labor, FY 2008's proposed budget sought level funding for HUD programs as a shift in the control of the House of Representatives and the Senate seemed to soften the White House's previous attempts to cut HUD funding. While the CDBG, HOME and ESG programs remain popular with the Congress the prospect of larger cuts remain a distinct possibility for the future. Budgetary constraints, desires for deeper cuts at the Executive Branch level and potential changes to HUD's allocation formula may result in a substantial decrease in federal funding received by the City in years to come, which would in turn place great pressure on the City to meet its goals as stated in its Five-Year Consolidated Plan.

Performance Measurement System

HUD has, through a collaborative effort with several Housing and Community Development organizations (as well as several governmental departments) established a new standardized performance evaluation measurement system. The City has employed a similar version of this system over the last several years, incorporating the work-in-progress iterations HUD had developed. The new system seeks to standardize the language used in gauging the success of the CDBG, HOME and ESG programs, as well as to provide standardized metrics of what those successes are. This new system will be phased into the City's management of funds in FY2008 and will be fully represented in the evaluation of FY2008's performance.

The Primary Activities, Objectives and Goals for fiscal year 2006 are as follows:

Affordable Housing

The primary objective of Cambridge's Housing Division as it relates to the CDBG program is to preserve and expand the City's stock of affordable rental and home-ownership units. As Cambridge is a built-out City with little developable land, the primary methods employed to achieve this goal are the acquisition and conversion of units to affordability, the rehabilitation of existing units owned by low and moderate-income individuals and re-financing expiring use properties and inclusionary zoning policies.

The primary challenges to achieving this objective are Cambridge's highly competitive real-estate market, Cambridge's small size and lack of undeveloped land, and the decreasing availability of federal funding through the Section 8 program.

The Primary Objectives are as follows:

- Create new affordable rental units that are targeted for extremely low, low and moderate-income families and individuals.
- Increase affordable homeownership opportunities for first-time low and moderate-income buyers.
- Preserve affordable rental housing opportunities, and enhance access for extremely low, low and moderate-income renters.
- Continue to stabilize owner-occupied one to four family buildings owned by extremely low, low and moderate-income households.

The City shifted a portion of their Affordable Housing Development contract obligations from CDBG funding to the City's Affordable Housing Trust in FY2007 in order to mitigate the reduction in federal funds. This will continue in FY 2008 to allow the City to more effectively manage declining resources while still delivering the services residents require.

The goals for fiscal year 2008 are to create **45** new affordable rental units, add **65** affordable home-ownership units to the City's stock, preserve the affordability of **50** rental units, and to stabilize **50** units through rehabilitation.

Community Planning

Cambridge's Community Planning Division plays an integral part in shaping the City's development and how that development is designed and enacted. Policies are formed with public awareness and community interaction. Community Planning also provides high quality technical assistance to City staff and residents and provides information to the public on various planning and zoning initiatives. The Department also staffs and assists the Planning Board, working with various interested parties, both public and private, in developing, reviewing and implementing development proposals.

The Primary Objectives are as follows:

- Preserve and strengthen Cambridge's residential neighborhoods and their diverse population,
- Enhance the quality of the City's living environment by working with citizens, other city departments and state agencies to design, develop, maintain, program and preserve the City's open space resources.
- Strengthen the City's fiscal base by envisioning plans, implementing zoning changes, and monitoring the continued redevelopment of former industrial districts, and review infill development throughout the city.

The goals for fiscal year 2008 are to provide technical assistance to **12** staff members, create **120** GIS maps, **100** presentations, produce materials for **4** major projects and **4** planning initiatives, provide **1,400** residents and interested parties with technical assistance on planning and zoning, conduct **90** meetings with residents, neighborhood groups and interested parties, review **20** urban design and master plans, assist in **24** meetings of the Planning Board and provide technical assistance for **5** projects.

Economic Development

The Economic Development Division is responsible for a wide range of economic development activities designed to meet the City's need for a diversified and thriving economy. The Division offers programs aimed at revitalizing commercial districts, supporting entrepreneurship, promoting a dynamic business climate and preserving a strong employment base. The Economic Development Division offers individual business development assistance as well as numerous programs designed to enhance the vitality of local businesses, including micro-enterprises and to encourage business growth within the City.

The Primary Objectives are as follows:

- Cultivate a supportive environment for business, with particular emphasis on small, women and minority-owned businesses.
- Promote thriving retail and commercial districts.
- Support efforts to sustain a diverse array of employment opportunities accessible to Cambridge workers, including support for training of low and low-moderate Cambridge residents for jobs in the bio-medical and healthcare industries.

In FY2008 the Financial Literacy program will be expanded. A course in effective marketing techniques will be added and will target local micro-enterprises. The City is also expanding its career training program in partnership with the Cambridge Housing Authority with a new initiative (CHART) that provides scholarships for vocational training to NRS residents living in Cambridge Housing Authority developments.

The goals for fiscal year 2008 are to graduate **6** residents from the Just-A-Start Biomedical Degree program and **5** residents in the CHART program, maintain **22** residents' place in from the Cambridge Health Alliance Career Advancement Program, provide counseling and technical assistance to **75** income-eligible micro-enterprise and potential micro-enterprises and assist **10** income-eligible retailers with grants through the Best Retail Practices program.

Public Services

The City of Cambridge provides a comprehensive array of Public Services and programs for its residents through the Department of Human Service Providers. The Department's mission is to improve the quality of life for Cambridge's youths, seniors and all residents by creating and coordinating public services. The scope of the work the Department of Human Services undertakes is impressive and its effectiveness in executing its objectives is seen in the number of Cambridge residents assisted each year through its programs.

The Department delivers these services through programs aimed at: Training and counseling for gainful employment; Legal services for at-risk families and individuals; services for Battered and Abused spouses; Child Care services; counseling and support initiatives for at-risk Youths and their families; programs for the City's Seniors and various General services which do not fit easily into a HUD specified category. The Department of Human Services also administers the City's Continuum of Care and ESG programs, which provide comprehensive services to homeless and at-risk individuals and families throughout Cambridge.

The Primary Objectives are as follows:

- To create or support a broad array of services and opportunities for families and youth,
- To create or support services for senior citizens and persons with disabilities residing in Cambridge,
- To offer legal support and services to public & private housing tenants in eviction cases.
- To offer age-appropriate services to disadvantaged and underserved youths.
- To create or support domestic violence and abuse prevention and treatment for adults and youth,
- To provide after-school and year-round employment programs; including life skills and academic support to youths and young adults.
- To assist in providing a wide array of child-care services that benefits the children, the parents and the providers.

...And the Objectives for the Emergency Shelter Grant (ESG):

- Provide quality Emergency Shelter services to homeless women and children and people with disabilities in Cambridge.
- Provide quality day drop-in services to homeless youth in Cambridge,
- Provide quality Emergency Shelter services to homeless men in Cambridge

The goals for the one-year period ending June 30, 2008 are: provide vital support services to approximately **2,400** low and low-moderate income individuals, provide vital support services to approximately **300** elders and individuals with disabilities, provide vital support services to approximately **60** low-moderate income individuals, families and their children, provide vital support services to approximately **200** low and low-moderate

income youths, provide domestic violence-related services to approximately **75** low-moderate income adults and children, provide essential employment programs to approximately **250** youth and young adults – all through a variety of Public Service grants and programs.

For the ESG program the goals for the one-year period ending June 30, 2008 are: to provide funding to homeless shelters that will specifically serve approximately **980** individuals from the target population of single homeless women and homeless children and families and people with disabilities, provide funding to homeless services provider(s) that will serve over **150** homeless youths and to fund homeless shelters that will serve a target of **2,120** homeless men.

Additional Activities

Neighborhood Revitalization Strategy

The City created two Neighborhood Revitalization Strategy (NRS) areas in conjunction with its Five-Year Consolidated Plan that was submitted and approved in FY 2006. Each NRS will be in place for five (5) years, with FY2008 being year three (3) in that term. The City, using 2000 census data, established two areas that represent the highest concentration of low and moderate-income individuals and families in order to target resources for housing rehabilitation and economic empowerment.

The City will be expanding the NRS East area to include the following adjacent areas:

- The Cambridge Housing Authority's "Jackson Gardens" apartments at the intersection of Harvard and Prospect Streets.
- The Scouting Way / Just-A-Start apartments along Prospect Street between Harvard Street and Broadway.

These additions will include residents of affordable units and/or individuals living in subsidized situations and will give them access to the City's Financial Literacy and Job Training Programs.

Evaluation of Past Performance

The City is proud of its record of accomplishment in meeting and exceeding its objectives in the utilization of CDBG, HOME and ESG funds. The City more than exceeded all of its goals in its previous Five-Year Consolidated Action Plan (FY 2001 to FY 2005):

Overview of CDBG Funded Activities	Housing	Economic Development	Community Planning	Public Services
Accomplishments - FY 2001 - 2005	(Units)	(Clientele)	(People Assisted)	(People Served)
Anticipated	1,914	335	6,095	25,613
Actual	2,960	359	9,419	26,569
% Complete Compared to FY00 Con Plan	155%	107%	155%	104%
Expenditures - FY 2001 - 2005				
Actual	\$12,563,321	\$1,028,082	\$3,189,608	\$2,858,046
Five Year Consolidated Plan	\$11,700,000	\$635,000	\$4,000,000	\$3,000,000

At the time of this report the City has completed the analysis of its performance for its first program year in its current Five-Year Consolidated Action plan (FY 2006 to FY 2010), once again demonstrating that the City is well on its way to again meet and exceed its objectives:

Overview of CDBG Funded Activities	Housing	Economic Devmnt	Community Planning	Public Services	Public Facilities
Accomplishments - FY 2006 - 2010	Units	Clientele	People Assisted & Deliverables	People Served	CDBG Funded Parks
Anticipated	1,300	627	6,060	21,575	5
Actual through Year One	298	111	2,190	3,955	1
% Complete Compared to FY06 Con Plan	23%	18%	36%	18%	20%
Expenditures - FY 2006 - 2010					
Actual for Year One	\$3,115,123	\$265,428	\$275,749	\$603,856	\$431,752
Total for FY2006-2010	\$3,115,123	\$265,428	\$275,749	\$603,856	\$431,752

FISCAL YEAR 2008 Anticipated Funds	
Entitlement Grants:	Total Anticipated
HUD Funds:	Funding
CDBG	3,271,838
HOME	1,073,940
ESG	140,870
Prior Year Funds:	
CDBG	793,000
HOME	655,000
TOTAL ENTITLEMENT GRANTS:	\$5,934,648
Other Funding Sources	
FEDERAL SOURCES: (Non-CDBG or HOME)	
AmeriCorps - Corporation for National Service (Fed)	252,000
Employment Resources Inc. (ERI) WIA (Fed)	124,329
YouthBuild USA & HUD	600,000
subtotal	\$976,329
STATE SOURCES:	
LIHTC(Tax Credits) EQUITY RAISE FROM TAX CREDITS	1,000,000
State HOME	1,200,000
DHCD	1,050,000
DHCD - Housing Stabilization Funds	400,000
State Department of Education - YouthBuild - State	227,000
Mass Housing: Delead, etc.	250,000
Energy Funds (State)	10,000
State Department of Workforce Development	137,000
subtotal	\$4,274,000
LOCAL/CITY SOURCES:	
Cambridge Affordable Housing Trust	6,309,767
Cambridge Mayor's Program	12,000
Historical Commission	290,000
Historical CPA	350,000
RLF/Non Federal	235,000
Leadsafe Cambridge - Federal Funds	320,000
City Taxes	670,586
Cambridge Hsg. Authority	50,699
Cambridge Health Alliance	50,000
subtotal	\$8,288,052
NON PROFIT /OWNER EQUITY	
Owner Equity /sales prices (equity + debt)	5,321,000
Cambridge Housing Authority (CHA)	15,000
CNAHS	175,000
Revolving Loan Funds (RLF)	200,000
Volunteer Labor	10,000
RAP	10,000
Bus. Owners' 20% Matching Funds	25,000
Individual Training Accounts	5,000
Grants	134,546
subtotal	\$5,895,546
PRIVATE FOUNDATIONS	
Associated Grant Makers (AGM)	18,000
Bank of America Foundation	10,000
Menonomy/Weatheriztion	10,000
Stabilization Private Refinancing/Rehab	200,000
Bunker Hill Community College	16,400
Jacobs Foundation	15,000
Whittaker Foundation	10,000
TJX Foundation	5,000
Other	137,250
subtotal	\$421,650
LENDING INSTITUTIONS	
Cambridge Trust Company	1,200,000
Other banks	520,000
Cambridge Savings Bank	1,054,000
JP Morgan Chase	10,000
Bank of America	50,000
East Cambridge Savings Bank	100,000
subtotal	\$2,934,000
TOTAL OTHER FUNDING:	\$22,789,577

FISCAL YEAR 2008 FUNDING - Public Services

Entitlement Grants:	
HUD Funds:	
FY2008 CDBG	\$528,422
TOTAL ENTITLEMENT GRANTS:	\$528,422
Other Funding Sources	
FEDERAL SOURCES: (Non-CDBG or HOME)	
HUD	\$165,599
HUD & Cambridge Public Schools	\$37,560
FEMA	\$5,200
National Science Foundation	\$43,500
subtotal	\$251,859
STATE SOURCES:	
Department of Public Health & Fundraising	\$409,929
Department of Communities/Development	\$48,856
Dept of Early Education & Child Care Resource Ctr	\$84,832
Dept of Education & Dept of Social Services	\$49,100
Dept of Transitional Assistance (DTA)	\$250
Massachusetts Legal Assistance Corp.	\$39,846
Massachusetts Office for Refugees (MORI)	\$20,000
subtotal	\$652,813
LOCAL/CITY SOURCES:	
Camb. Public Schools	\$20,423
Cambridge Council On Aging	\$66,500
subtotal	\$86,923
NON PROFIT /OWNER EQUITY & OTHERS:	
Agency Fund & Cash Reserves & Others	\$45,768
Donations	\$27,511
Fundraising	\$65,795
Fundraising & Other Sources	\$20,200
In-Kind	\$17,779
Project Bread	\$19,450
Volunteer Labor	\$62,730
subtotal	\$259,233
PRIVATE FOUNDATIONS & OTHERS:	
Associated Grants Makers (AGM)	\$10,850
AGM & Foundations	\$57,400
Boston Bar Foundation	\$8,490
Cambridge Community Foundation	\$11,394
Massachusetts Bar Foundation	\$21,600
Private Foundations & 21st CLCC Partnership & Others	\$367,075
United Way	\$22,075
subtotal	\$476,809
LENDING INSTITUTIONS:	
	\$0
subtotal	\$0
TOTAL OTHER FUNDING:	\$1,727,637

General Questions

1. *Describe the geographic areas of the jurisdiction (including areas of low income families and/or racial/minority concentration) in which assistance will be directed during the next year.*
 2. *Describe the basis for allocating investments geographically within the jurisdiction (or within the EMSA for HOPWA) (91.215(a)(1)) during the next year and the rationale for assigning the priorities.*
 3. *Describe actions that will take place during the next year to address obstacles to meeting underserved needs.*
-

1. Location

The Community Development Department at this time does not know specific locations for allocating funds for loans and/or grants through its Home Improvement Program (HIP) as these funds are expended as eligible projects become available citywide. Economic Development programs target residents in Cambridge's two Neighborhood Revitalization Strategy (NRS) areas. A description of who may apply for assistance, the process for selection of who will receive the assistance and how much and under what terms the assistance will be provided can be found under the section entitled Affordable Housing Objectives and Economic Development Objectives.

2. Activities By Geographic Area

Cambridge intends to concentrate resources that benefit existing residents in the CDBG-eligible areas where the highest concentration of low and moderate-income households reside. For affordable rental and homeownership projects and public services programs, we will support projects in all parts of the City. Cambridge supports the even distribution of CDBG, HOME and ESG funded activities throughout the neighborhoods of the City that demonstrate need and where opportunities to increase the affordable housing stock exist. The following maps will show the specific areas of the City that will benefit from the various programs and services to be undertaken over the next year.

3. Obstacles to Meeting Underserved Needs

The primary obstacle to meeting the underserved needs in the City of Cambridge is a lack of available funding to the City and to the various non-profit agencies the City partners with in serving the low and moderate-income residents of Cambridge. As entitlement grants shrink or remain level-funded the cost of delivering services and completing projects increases, creating, in the recent past and present, an ever-widening spread of cost and available funds. Mirroring this trend is the increasing difficulty in leveraging funds through state and private resources, also decreasing or stagnant in recent times. Cambridge is fortunate in regards to its robust tax-base, but despite this local trend the overall availability of funds from both federal, state and other private resources continues to decline as inflation, and therefore costs, rise.

In fiscal year 2008 the City will increase its efforts to seek additional grants and funding sources as the cost of performance outpaces the funding outlook.

RESOURCES

The following section describes federal, state, local and private funding and program resources, that the City of Cambridge anticipates utilizing with HUD appropriated funds, in all programs for the five-year period ending June 30, 2010. Any changes, additions or deletions will be updated annually through the One-Year Action Plan.

FEDERAL RESOURCES

AmeriCorps

This dynamic program provides workforce development to unemployed youths, ages 17-24 who dropped out of high school. During the program year, participants attend classes and spend a portion of their time working on supervised housing rehabilitation crews. The crews provide carpentry, renovation and beautification services to Cambridge's non-profit housing development organizations as they renovate and develop affordable housing units for low and moderate-income households. In addition to attending courses to attain their high school diploma, participants are also involved in community service and attend leadership trainings. Upon graduation from the JAS YouthBuild Program, they are equipped to achieve gainful employment, pursue a college degree, or attend trade school to advance their technical skills. To help in the transition, supportive counseling services are provided for at least one year after graduation.

Cambridge Health Alliance

The CHA administers Cambridge Health Care for the Homeless, a program operating in-shelter health care clinics for homeless individuals drawing on Federal Health Care for the Homeless grants.

CHA also conducts employee training and advancement for residents of Cambridge's Neighborhood Revitalization Strategy area.

The Cambridge Health Alliance is a regional health care system comprised of three hospitals, more than 20 primary care sites, the Cambridge Public Health Department and Network Health, a statewide managed Medicaid health plan.

Cambridge-Somerville Healthy Homes

The existing program managed by the Cambridge Public Health Department, actively serves families of children with asthma or other respiratory difficulties. Receiving

referrals primarily from pediatric medical providers, the referred clients are then provided with a thorough home inspection to look for asthma triggers, asthma education, medical case management, and items to reduce exposure to asthma triggers and follow-ups. The program will work closely with Lead Safe Cambridge and anticipates contracting with local non-profit housing rehabilitation specialists to remediate structural housing concerns. The Cambridge Public Health Department is submitting an application to HUD's Office of Healthy Homes and Lead Hazard Control.

Community Development Block Grant Program

The City of Cambridge is an entitlement City that annually receives a direct allocation of CDBG funds, which is used to support a variety of programs and activities, including economic development, design and construction oversight of parks, playground renovations, housing services, and housing development. A majority of the City's CDBG funds are used for housing development activities and services, such as acquisition, rehabilitation, and new construction of affordable housing units by non-profit housing development agencies in Cambridge. In addition to leveraging funds for housing development, CDBG funds supports a variety of housing services and activities, including case management, tenant and landlord mediation services, homelessness prevention and other services for the homeless. The City's appropriation of CDBG funds among its programs reflects its strong commitment to providing decent and affordable housing, good community services, and a healthy economic base.

Conventional Public Housing Operating Subsidy

Federal operating subsidies are used by the Cambridge Housing Authority ("CHA") to make up the difference between the federally-determined allowable cost of managing and maintaining the agency's family and elderly public housing stock, and the amount of rent received. Operating subsidies have been significantly less in recent years than what is actually needed to operate the Agency's federal public housing developments. The CHA will continue working with industry groups and the Cambridge Congressional delegation to seek adequate funding for operating its federally subsidized public housing developments.

Emergency Shelter Grant - HUD

The Massachusetts Executive Office of Health and Human Services has transferred responsibility to entitlement cities for Emergency Shelter Grant funds that the Commonwealth receives. The cities will now be able to allocate these funds along with the ESG monies they receive directly from HUD, provided the community has a Continuum of Care in place for homelessness programs.

HUD requires that each local government Grantee must match dollar-for-dollar the ESG funding provided by HUD with funds from other public and/or private sources. A grantee may comply with this requirement by:

- Providing matching funds itself, or
- Through matching funds or voluntary efforts provided by any recipient or project sponsor.

The City may use any of the following in calculating the amount of matching funds provided:

- Cash,
- The value or fair rental value of any donated material or building,
- The value of any lease on a building,
- Any salary paid to staff to carry out the program of the recipient; and
- The value of the time and services contributed by volunteers to carry out the program of the recipient at a current rate of \$5 per hour.

Fair Housing Initiatives

The local Human Rights Commission receives an annual allocation of Fair Housing Assistance Program (FHAP) funds from HUD in support of their fair housing investigation and enforcement activities. The FHAP grants are allocated to local Fair Housing Agencies, on an as-needed basis, for their education and outreach work through the formula grant proposal system used. The amount of FHAP grant awarded is based on the number of housing complaints resolved in that particular fiscal year.

Family/Youth Services Bureau

Federal funding for street outreach to youth and young adults. This grant pays for the street outreach and related services furnished by Boston-based Bridge Over Trouble Water, which maintains a daily health van and street outreach presence in Cambridge's Harvard Square and operates pre- transitional and transitional housing programs serving homeless young adults ready to leave the streets.

Federal Emergency Management Agency (FEMA) Funds

The Federal Emergency Management Administration makes grant funding available on an annual basis to food pantries and meal programs. FEMA also awards an annual grant to Catholic Charities, enabling the agency to issue payments to landlords to prevent eviction of low-income persons living in a larger region, which also includes Cambridge. Finally, FEMA also awards funding to the City of Cambridge Fuel Assistance Program, enabling the agency to issue payments to utility and oil companies to prevent or address shutoffs which would place a Cambridge or Somerville resident at risk of freezing.

Federal Mental Health and Substance Abuse Block Grant

These block grants are awarded to the State by the federal Department of Health and Human Services and fund a range of services including some of the treatment services utilized by homeless persons.

Federal PACE Grants

The Federal PACE grants provides funding for mental health outreach services for homeless persons. This grants, received by Tri-City Mental Health, a regional provider of mental health services, help fund shelter-based and street-based mental health services.

HOME Entitlement Grant

The City of Cambridge is a participating jurisdiction that receives HOME entitlement funds that assist in carrying out the City's housing strategies. These housing strategies include providing loans to support the acquisition, new construction, and rehabilitation of affordable rental and homeownership housing units for low- and moderate-income households. These funds have also leveraged other public and private funds to help make new projects feasible.

HOME Match Contribution

Section 220 of the HOME Statute requires each that as a Participating Jurisdiction, the City is required to make match contributions on a Federal fiscal year basis. The match contributions must total not less than 25 percent of the funds drawn from the PJ's HOME Investment Trust Fund Treasury account in that fiscal year, excluding certain expenditures that are not required to be matched. These include administrative/planning costs; CHDO operating expenses; CHDO capacity building; CHDO site control, technical assistance and seed money loans for projects that do not go forward; and amounts provided from sources other than State HOME funds to make up the shortfall between a local PJ's allocation and the threshold amount.

Each Field Office must use IDIS to determine the fiscal year match liability of each of its PJs. This data is contained in report number CO4PR33, which displays a PJ's total fiscal year disbursements, those disbursements requiring matching funds, and the match liability amount. In turn each PJ must submit a HOME match report (form HUD-40107-A) as part of its Consolidated Annual Performance and Evaluation Report (CAPER). Field Offices must determine compliance with the matching requirements as part of the CAPER review. The City of Cambridge produces a Match Report annually with the CAPERS Report.

HOPE Programs (HOPE I, HOPE IV, HOPE VI)

The HOPE VI program was developed as a result of recommendations by the National Commission on Severely Distressed Public Housing, which was charged with proposing a National Action Plan to eradicate severely distressed public housing. The Commission recommended revitalization in three general areas: physical improvements, management improvements, and social and community services to address resident needs. The activities funded by HOPE VI Revitalization grants include the capital costs of major rehabilitation, new construction, and other physical improvements; demolition of severely distressed public housing; management improvements; planning and technical assistance; and community and supportive services programs for residents.

Leadsafe Cambridge Program

Since 1994, a series of four concurrent HUD grants (“Lead-Based Paint Hazard Control”) totaling \$10.2 million dollars have supported the work of the Lead-Safe Cambridge (LSC) program. LSC strives to achieve two major policy goals: increasing access to affordable lead-safe housing for low income families, and preventing the lead poisoning of Cambridge children. To this end, as of March 2004, the program has deleaded over 560 units of affordable housing, and over 150 yards have been made lead safe through the intervention of the Safer Soil program. LSC has been the recipient of several prestigious awards an American Society of Landscape Architects (ASLA) Merit Award in 1999; the “2000 HUD Best Practices Award of Excellence” award; and in 2003, LSC was the proud recipient of the eighth “Innovations in Fair Housing Award” from the Cambridge Human Rights Commission.

Low-income Housing Tax Credits

The Low-income Housing Tax Credit Program (LIHTC) provides financial support for the acquisition and rehabilitation or development of eligible rental projects for low and moderate-income households. As the types of projects funded with Low-income Housing Tax Credits are consistent with Cambridge housing goals, the City intends to support housing developers in their applications for credits in the coming year.

McKinney–Vento Supported Housing Program (SHP)

The SHP program is a federally funded competitive grant program annually re-authorized by Congress and administered by HUD which contributes upwards of \$1 million per year to fund a range of homeless programs, including permanent supported housing for persons with disabilities, transitional housing, and supportive services, including housing search, drop-in services, street outreach, etc.

McKinney–Vento Shelter Plus Care (S+C)

The S+C program, also funded out of the Mc-Kinney Vento Process, provides housing subsidies for disabled persons who have transitioned out of homelessness, and whose tenancies depend upon the ongoing receipt of supportive services. Services offered to S+C tenants are not funded through the S+C grants, which only pay for the housing subsidies.

Moderate Rehabilitation Single Room Occupancy Program

Through the McKinney and Shelter Plus Care programs, Mod Rehab SROs provide housing subsidies to support the moderate rehab of existing single room occupancy (SROs) buildings. In the past, the Cambridge Housing Authority has used this program to support a variety of projects.

Non-Public Housing Development

Through the flexibility provided under the Moving to Work Deregulation Demonstration Program (MTW), the CHA and its non-profit affiliates, will continue developing new affordable housing units for low-income households whenever development and acquisition opportunities arise. Through acquisition and planned rehabilitation, the CHA has added over three hundred units of affordable housing to the City's housing stock. CHA's non-profits develop high quality buildings and scattered site condominiums serving some of the community's most vulnerable elders, individuals with disabilities and low-income families.

Public Housing Capital Funds

Federal capital funds provide a predictable flow of funds to the CHA for capital improvements at the Agency's public housing developments. Federal funding of public housing capital projects has been significantly reduced in recent years, requiring the CHA to delay, in some cases indefinitely, capital projects throughout the Agency's federal public housing portfolio. CHA will vigorously pursue any additional opportunities for funding for public housing development over the next five years to make up for diminished federal capital funds.

Public Housing Capital Grant

The program provides a predictable flow of funds to the Cambridge Housing Authority for capital and management improvements and for associated administrative costs

Public Housing Development

CHA will vigorously pursue any opportunities for funding for public housing development over the next five years, although none have been funded by Congress.

Safe Havens for Homeless Individuals

This program provides financial assistance to local governments to support the acquisition, rehabilitation, and operating costs of low-cost, semi-private lodging for homeless persons with severe mental illness. Counseling to encourage residents' participation in treatment programs is a component of this program. The organization, On the Rise, operates a "Safe Haven Day Drop-In" for homeless women, as well as street outreach, but there is no resident component at this time.

Section 108 Loan Grantee Program Funds

Section 108 loan guarantees are used for activities that meet national CDBG objectives, which include (1) benefit low- and moderate-income families; (2) prevent or eliminate slums or blight; or (3) meet other urgent community development needs. Eligible activities include property acquisition; rehabilitation of publicly owned property; housing rehabilitation; economic development activities; acquisition, construction, reconstruction, etc. to preserve and create affordable housing for special populations.

Housing Choice Voucher Program (Local Leased Housing Program)

The HCVP ("Section 8") Program was developed to offer low-income households a chance to obtain units in privately owned buildings. Theoretically, the program's mobility promotes poverty deconcentration in urban neighborhoods and provides a desirable alternative to public housing developments. The program, under the aegis of the CHA, provides participants subsidies to rent private units throughout the City. The success of the program in Cambridge is in large part due to the regulatory flexibility granted CHA through its participation in the MTW program. MTW allows CHA to quickly adjust subsidy levels in response to fluctuations in the City's rental market in order to maximize the number of households accessing housing subsidies through the voucher program.

Currently, CHA's MTW participation allows it to exceed HUD's regulatory caps on a number of policies, including FMR levels, the percentage of any given building that can be project-based, and the total percentage of income a program participant can contribute towards housing. In very limited circumstances, the CHA has exceeded the FMR upset cap and/or allowed residents to contribute a higher percentage of their income than program rules would regularly allow. In aggressive pursuit of Project-Based units, the CHA has been very successful in ensuring longer-term affordability of units in the City, determining on a case-by-case basis the number of units in any given development that

should or can be project-based. At the end of the Demonstration, currently set at March 31, 2009, the CHA will need regulatory changes to continue this important work.

Shelter Plus Care Program

The Shelter Plus Care Program provides subsidies for housing that provides service programs for homeless people with disabilities, primarily those with serious mental illness, chronic problems with alcohol and/or drugs, AIDS, and other related diseases. The Cambridge Housing Authority (CHA) continues to subsidize 18 scattered site units in this program.

Supportive Housing for Persons with Disabilities (Section 811)

This program supports nonprofits in developing supportive housing with appropriate services for persons with disabilities. To the extent that appropriate sites are available, Cambridge will support applications under this program that are consistent with the Consolidated Plan.

Supportive Housing Program

This program provides grants to defray the cost of acquiring or rehabilitating buildings to house homeless persons. Operating subsidies and service funding are also eligible. The Department of Human Service Programs (DHSP) currently administers Supportive Housing Program subcontracts with 20 service providers, totaling approximately \$3.6 million annually. Annually, DHSP will pursue funding through the HUD SuperNOFA for renewal of the Housing Resource Team, Housing Search and Post Placement Stabilization Program administered by HomeStart. They will also apply for funding for new programs to support stabilization for homeless families that have been placed into permanent housing; the 'Youth on Fire' clinical and case management services for homeless youth; and a homeless management information system that will be administered by UMASS. DHSP is in the process of assembling its application for HUD's SuperNOFA.

Program Income

Program income, defined as loan repayments, or net cash reserves produced by any project funded in whole or part by Community Development Block Grant (CDBG), Housing for Persons With Aids (HOPWA), Emergency Shelter Grant (ESG), or the HOME Investment Partnership (HOME) will be expended on projects/programs before new funds are drawn down from the U.S. Treasury.

Workforce Investment Act

The Workforce Investment Act (WIA) is funded through the Department of Labor and is the primary funding source for Just A Start's (JAS) Summer Youth Program. Each year, the Summer Youth Program enrolls approximately 65 young teens, predominantly ages 14-16 in a Work Experience/Academic Enrichment Program for 6-7 weeks in July and August. They spend half their time on supervised crews, which provide repair, and beautification services on CDBG eligible properties and on Cambridge Housing Authority developments. The other half of their time is spent on academic enrichment activities to develop literacy and math skills, and on career development activities to help them develop work skills and career goals.

YouthBuild

YouthBuild is a HUD training program and funding source that enables youths who have dropped out of high school to pursue a GED, while gaining technical skills in the workforce. Administered by Just A Start Corporation (JAS), participants who ages range from 17-24, attend classes to earn a GED certificate, and also spend a portion of their time working on supervised housing rehabilitation crews. The crews provide carpentry, renovation and beautification services to Cambridge's non-profit housing development organizations as they renovate and develop affordable housing units for low and moderate-income households. Participants are also involved in community service and attend leadership trainings. Upon graduation from the JAS YouthBuild Program, participants are equipped to achieve gainful employment, pursue a college degree, or attend trade school to advance their technical skills. To help in the transition, supportive counseling service is provided for at least one year after graduation.

STATE RESOURCES

Cambridge Housing Assistance Program

The City of Cambridge and the State of Massachusetts fund the Cambridge Housing Assistance Program (HAP). This program prevents homelessness through tenant and landlord counseling and mediation. It also provides housing search and stabilization services. The Department of Human Service Programs receives funds as a subcontractor of CAPIC in Chelsea who receives and regionally distributes the HUD funds.

Capital Improvement and Preservation Fund (CIPF)

DHCD administers this state-funded program that provides funds for the preservation of expiring use properties or for properties with expiring project-based rental assistance contracts. CIPF is a potential source of funds to preserve the affordability of the expiring use properties in Cambridge.

Commercial Area Transit Node Housing Program (CATNHP)

CATNHP is a state-funded bond program available to municipalities, non-profit and for-profit sponsors to support acquisition, rehabilitation and/or new construction of affordable first-time homebuyer and rental housing occurring within neighborhood commercial areas and in proximity to public transit nodes. Given the numerous public transit stations and bus stops in Cambridge, this is a potential source of funds for the development of affordable housing in the City.

Community Based Housing (CBH)

DHCD administers this program which provides funding for the development of integrated housing for people with disabilities, including elders, with priority for individuals who are in institutions or nursing facilities or at risk of institutionalization. CBH is a potential source of funding for new affordable units serving these populations in Cambridge.

Community Preservation Act: State & Locally Raised Funds

The Community Preservation Act is a new tool for communities to preserve open space, historic sites, and affordable housing. Signed into legislation by Governor Cellucci on September 14, 2000, the Community Preservation Act (CPA) is a local option that enables communities to establish a municipal Community Preservation Fund by local

referendum. Monies collected for this fund are raised from a surcharge of up to 3% on local property taxes. Cambridge adopted the Act at the 3% surcharge level in fall 2001 and is now eligible for state matching funds. The City's Affordable Housing Trust seeks to be increased through the Community Preservation Act (CPA) to approximately \$7.2 million annually. This will enable the City to maintain its production and ability to raise funds from other sources including federal, additional state, local, and private sources. The City's Affordable Housing Trust will utilize its CPA funds to create and preserve affordable housing.

Housing Innovation Fund (HIF)

Administered by the Department of Housing and Community Development, the HIF is a state funded program for non-profit developers to create and preserve affordable rental housing for special needs populations. HIF is a potential source of funds for the affordable units created in Cambridge for special needs populations.

Housing Stabilization Funds

The Housing Stabilization Fund (HSF) supports comprehensive neighborhood redevelopment efforts, and assists developers and municipalities acquire, preserve and rehabilitate affordable housing. With the HSF, the Massachusetts Legislature placed a special emphasis on using the HSF on redeveloping foreclosed and distressed properties and on creating affordable homeownership opportunities. HSF also includes a set aside for a SoftSecond Loan program, which creates homeownership opportunities for first-time homebuyers by subsidizing mortgages, or providing down payment or closing cost assistance. HSF is a potential source of funds for the City's affordable housing developments.

Massachusetts Affordable Housing Trust Fund (AHTF)

The Massachusetts Affordable Housing Trust Fund (AHTF) is designed to provide resources to create or preserve affordable housing throughout the state for households with incomes not more than 110% of the area median income, as determined by the U.S. Department of Housing and Urban Development (HUD). The AHTF is sited within the state's Department of Housing and Community Development and is managed by the Massachusetts Housing Finance Agency (MassHousing) with guidance and assistance from a 15-member Advisory Committee comprised of local officials, housing advocates, lenders and developers. The AHTF is a potential source of funds for the City's affordable housing developments.

Soft Second Loan Program

The Soft Second Loan Program is a mortgage product that reduces a borrower's monthly mortgage costs. Cambridge will request a commitment from the Department of Housing and Community Development (DHCD) to fund interest rate subsidy and loan loss reserve components of this program. These funds will be used in conjunction with reduced rate first mortgage funds provided by area lenders for low-income buyers. The City anticipates that 10 low to moderate-income families will purchase units with Soft Second loans totaling approximately \$1,500,000.

State-Assisted Public Housing

The Commonwealth of Massachusetts assists 637 units of conventional public housing in Cambridge, with a total operating subsidy in fiscal year 2007 of \$1,446,755. Cambridge Housing Authority received approximately \$500,000 in funds for capital work at the Agency's state public housing developments. Unfortunately, neither the operating nor capital funds provided by the state were sufficient to cover the Agency's actual costs, forcing the Agency to use scarce federal subsidies to maintain its state public housing program.

The Cambridge Housing Authority also administers the Commonwealth's two rental voucher programs, providing subsidy for 175 households through the Alternative Housing Vouchers program (for disabled individuals) and the Massachusetts Rental Voucher Program. The Commonwealth provided the Cambridge Housing Authority with \$1,239,261 for its voucher programs. As in the public housing program, state support for its voucher programs did cover actual costs and the Cambridge Housing Authority was forced to bolster the value of some state vouchers with federal subsidy.

While the recent past has seen a significant disinvestment by the state in its affordable housing programs, the Patrick administration's budget proposal for FY 2008 provides significant increases in funding for some of the state's housing programs. The CHA is encouraged that state appear committed to increasing their commitment to the Commonwealth's long-neglected affordable housing programs.

State's Department of Public Health

The State's Department of Public Health provides Emergency Assistance payments for shelter services. As part of its role in administering the TANF (Temporary Assistance for Needy Families) program, the State's Department of Transitional Assistance (DTA) funds the cost of emergency shelter to income eligible and otherwise qualified homeless families. The DTA also contracts with shelters on a per-person per-day basis to provide reimbursement for shelter services furnished to individuals.

State Emergency Assistance

State Department of Transitional Assistance (DTA) funds the cost of emergency shelter to income eligible and otherwise qualified homeless families. DTA also provides reimbursement for shelter services furnished to individuals.

State HOME Allocations

The Massachusetts Department of Housing and Community Development (DHCD) allocates its HOME appropriation through competitive funding rounds. The City of Cambridge will support applications for State HOME funds submitted by Cambridge nonprofits in the coming year. State HOME funds will leverage federal, other state, city and private sources to make the projects feasible.

State Taxes

Tax revenues to fund substance abuse treatment services, including detoxification, halfway housing and outpatient services. The DPH also uses State resources to fund CASPAR Emergency Shelter Center.

TOD Infrastructure and Housing Support Program (TOD Bond Program)

This program is intended to help create more compact, mixed-use, walkable development close to transit stations. To help accomplish this, this program will provide financing for housing projects, bicycle facilities, pedestrian improvements and parking facilities within a quarter mile of a commuter rail station, subway station, bus station, or ferry terminal. The TOD Bond Program is a new fund and, given the numerous public transit stations in Cambridge, is a potential source of funds for housing in Cambridge.

LOCAL RESOURCES

Affordable Rental and Homeownership Services

The City's Community Development Department (CDD) maintains a database of low and moderate-income households interested in affordable housing opportunities, and provides referrals regarding available housing units. In addition to marketing affordable units created through the City's First-time Homebuyers Program, CDD also assists nonprofit and for-profit developers with locating low-income buyers and renters for their affordable units. Free homebuyer classes and counseling are also offered to Cambridge residents.

Cambridge Affordable Housing Trust

The City established the Cambridge Affordable Housing Trust in 1989 to promote, preserve and create affordable housing. Since 1995, Cambridge has made significant contributions to increasing affordable housing by providing City funds in combination with matching funds under the Community Preservation Act. In FY2007, the Trust received \$10 million through the Community Preservation Act. The Trust lends these funds to local nonprofit housing development organizations to develop affordable housing. The Trust funds the Financial Assistance Program, a comprehensive first-time homebuyer program that provides direct financial assistance to eligible homebuyers. The Trust administers the Harvard 20/20/2000 Loan Fund in Cambridge. Under this Harvard University initiative, the Trust manages a \$6 million low-interest loan fund to provide low-interest loans for construction and permanent financing for the development of affordable housing. Commercial developers are also required to contribute to the Trust through the Incentive Zoning Ordinance. Passed by the City Council in 1988, the ordinance requires large commercial developers seeking a Special Permit to make a contribution of to the Cambridge Affordable Housing Trust Fund in the amount of \$4.25 per square foot.

Cambridge Fund for Housing the Homeless

This fund, comprised of private donations, is administered through the Cambridge Department of Human Service. It is used to prevent homelessness by funding security deposits, first or last month's rent, realtor's fees, and other placement-related expenses.

Cambridge Historic Commission

The Cambridge Historical Commission is a municipal agency concerned with the history of Cambridge and the preservation of significant older structures in the city. To aid in the preservation and rehabilitation of these older buildings, the Commission administers various federal, state, and local programs. Grant funds may be used to restore exterior

features that contribute to the original appearance of the building. Such work includes the repair or restoration of original ornamental trim, porches, columns, railings, windows, and chimneys. The grant may also be used to restore original siding such as clapboards or shingles. It may also be applied toward structural repairs that are essential to the integrity of original features.

Cambridge Housing Assistance Program

The City of Cambridge partially funds the Cambridge Housing Assistance Program, a program that prevents homelessness through tenant and landlord counseling and mediation, and housing search services.

Cambridge Multi-Service Center

The Department of Human Service Programs operates the Multi-Service Center, which provides services to prevent homelessness and to serving residents who have become homeless. The state-funded Housing Assistance Program at the Multi-Service Center receives referrals from the Massachusetts Department of Transitional Assistance of families at high risk of losing their housing for a variety of reasons. Staff provide case management, negotiate with landlords, refer tenants to City-funded legal services as appropriate, provide emergency funds for rental arrearages and other tenancy-threatening emergencies and counsel clients about their rights, responsibilities and options.

Cambridge Neighborhood Apartment Housing Services (CNAHS)

CNAHS, an affiliate of Homeowner's Rehab, Inc., is a private non-profit corporation that is a partnership of property owners, tenants, lending institutions, and city officials. Its goal is to improve the condition of multi-family rental housing in Cambridge, without causing the displacement of existing tenants. In order to meet this goal, CNAHS provides technical and financial assistance to owners who wish to renovate their multi-family property and keep their units affordable.

Expiring Use ~ Low-Income Housing Preservation Program

One of the Community Development Department's (CDD) housing strategies is to preserve units with expiring use restrictions. To this end, CDD provides technical assistance to owners and non-profit organizations; and works with tenants and other concerned parties to address the long-term concerns of housing developments at risk of losing their affordability. It also provides funds to a local non-profit, the Cambridge Economic Opportunity Committee (CEOC), who hires a Tenant Organizer to work

directly with households living in buildings whose affordability restrictions are coming to term. For the five-year period ending 2010, the City will continue to work with tenants and owners of two expiring use properties and will continue to identify buildings at risk of being converted to market units, and work to preserve their long-term affordability.

Harvard Loan 20/20/2000 Initiative

In the fall of 1999, Harvard University announced the 20/20/2000 program. Through this initiative, Harvard provided \$10 million to the City for affordable housing development. Of these funds, \$6 million have been disbursed to the Affordable Housing Trust and \$4 million will be channeled through two non-profit groups to fund affordable housing projects in Cambridge. Currently, the Trust is using the funds to provide low-interest loans for construction and permanent financing for the development of affordable housing units.

Incentive Zoning Program

The Incentive Zoning Ordinance, passed by the City Council in 1988, requires commercial developers, who are seeking a Special Permit, to make a contribution to the Cambridge Affordable Housing Trust Fund. The housing contribution amount was increased to \$4.25 per square-foot in 2006.

Inclusionary Zoning Program

The City of Cambridge has an Inclusionary Zoning ordinance that requires any new or converted residential development with ten or more units to set-aside 15% of the total number of units as affordable units. The Community Development Department implements the program and monitors compliance with this ordinance. Staff work with the private developers to design and implement the marketing and sale or leasing of units to low and moderate-income Cambridge residents. Since the Ordinance was passed in 1998, more than 400 affordable units have been permitted in all areas of the City. Long-term affordability of these units is ensured by a permanent deed restriction.

Property Tax Revenues

Local real estate taxes levied on residential and business help to cover the costs of all the programs in the Plan either through project delivery costs or actual "bricks and mortar" costs. It also provides matching funds for the City's Community Preservation Act (CPA) award from the State.

PRIVATE RESOURCES

Families to Families Funds (FFF)

The FFF is a charitable fund, awarded by a small foundation to the City's Multi-Service Center for the Homeless, which uses the Fund to help pay family arrearages to prevent eviction or to help cover up-front moving costs to prevent/end individual or family homelessness.

Federal Home Loan Bank Programs

The Federal Home Loan Bank (FHLB) manages a number of programs that support the acquisition and development of affordable housing projects. Cambridge nonprofits have been successful at receiving these funds in the past, and if suitable projects are under development, will apply for additional FHLB funds in annually.

Harvard Emergency Loan Program

The Harvard Emergency Loan Program is a revolving loan that provides funds to rehabilitate distressed multifamily properties, and has provided funds for the rehabilitation and acquisition of units developed by local non-profits. As part of the pilot negotiations with the City, Harvard is considering extending and recapitalizing this program.

Non-Profit & Owner Equity

The City's non-profit affordable housing developers include Just A Start, Homeowner's Rehab, Inc., Cambridge Housing Authority, CNAHS, and CASCAP Reality Inc.

Private Lenders

Cambridge local private lenders, provide acquisition, rehabilitation, and construction loans to Cambridge affordable housing projects.

Managing the Process

1. *Identify the lead agency, entity, and agencies responsible for administering programs covered by the consolidated plan.*
 2. *Identify the significant aspects of the process by which the plan was developed, and the agencies, groups, organizations, and others who participated in the process.*
 3. *Describe actions that will take place during the next year to enhance coordination between public and private housing, health, and social service agencies.*
-

1. Lead Agency

The City's Community Development Department (CDD) has been designated the lead agency responsible for the development of the FY2008 One-Year Action Plan and oversight of all aspects of the process. CDD has the responsibility of ensuring that the goals of the City Manager and the City Council are met through the various program and projects in the Consolidated Plan. The CDD is also responsible for the administration of the Community Development Block Grant and the HOME funds. CDD works closely with the Department of Human Services, which manages 15% of the CDBG funds and 100% of the Emergency Shelter Grant. A major portion of the CDBG and HOME funds are awarded to two nonprofits, Just A Start and Homeowners' Rehab. Inc. The nonprofits partner with CDD in the development of Affordable Housing units and the stabilization of neighborhoods through housing rehabilitation and other programs.

2. Significant Aspects of Developing the Plan

Development of the Plan involved working closely throughout the year with the Department of Human Service Providers (DHSP) and the Cambridge Housing Authority (CHA). CDD developed the Plan within the guidelines established by the City Council's goals and the City's annual budget process. CDD, Human Services, City Manager and the City Council worked all year long establishing goals and priorities for the city by collaborating with residents, various neighborhood groups and business leaders.

3. Enhance Coordination

Cambridge will continue working to enhance coordination between public and assisted housing providers as well as private and governmental health, mental health and service agencies. This will be accomplished using both formal and informal networks that bring together public, private and nonprofit housing and service providers. These include groups such as the Cambridge Neighborhood Apartment Housing Services Board, which includes representatives from the Cambridge Housing Authority, non-profit agencies, and the City.

One approach to coordinating services is through contracts for program delivery. Cambridge Community Development has approximately \$2 million in annual contracts with nonprofit housing agencies for the operation of housing programs. This contractual relationship, involving contact on a nearly daily basis, means that the nonprofits both

operate programs on an ongoing basis, and are available to assist with policy and program development.

Cambridge has a number of successful groups and committees that currently work together to provide an effective delivery system for affordable housing production and services throughout the City. A variety of organizations, including the Housing Authority, Community Development Department, the Cambridge Department of Human Service Programs and nonprofit agencies, routinely collaborate on projects and participate in network meetings.

Since 1995, the ***Affordable Housing Development Working Group*** has been meeting monthly to coordinate affordable housing development projects throughout the City. This group is made up of staff from the Community Development Department, the Cambridge Housing Authority, Just A Start Corporation, Homeowner's Rehab, Inc. and CASCAP.

The ***Cambridge Affordable Housing Trust*** is a nine-member independent City board. Their responsibilities range from approving funding requests for housing development projects to assisting the City and the Community Development Department in developing new housing programs and policies. The City Manager who acts as managing trustee appoints its members. The board is made up of community members who are experts in the fields of real estate finance and development, affordable housing policy and design, and banking.

The ***Homeless Services Planning Committee*** comprise of social service providers in Cambridge. They meet each month to discuss social service needs in the City, and to facilitate coordination among social service providers. Members of this committee also include housing staff from the Community Development Department.

Cambridge has a Fair Housing Committee that is active in initiating educational and outreach programs to further fair housing. As required by HUD, the Community Development Department completed its Fair Housing Plan, which consists of an Analysis of Impediments to Fair Housing, an Action Plan to address impediments and a system for maintaining records and fulfilling reporting requirements. The plan was developed in conjunction with many City departments including: the Human Rights Commission; the Cambridge Commission for Persons with Disabilities; the City Assessor's Office; the City's Affirmative Action Office; the Department of Human Services Programs and the Cambridge Housing Authority, as well as with nonprofit groups such as Homeowner's Rehab, Inc.; Just A Start Corporation; CASCAP and CASPAR.

The City has also been actively involved for several years in an ongoing Growth Management Process. In 1997, a group of citizens petitioned the City Council to make many substantial changes to the zoning regulations of Cambridge to guide the future development of the City. The City Council appointed a Citywide Growth Management Advisory Committee composed of community residents and business people to advise the Community Development Department on the process and information needed for the rezoning study.

Citizen Participation

1. *Provide a summary of the citizen participation process.*
 2. *Provide a summary of citizen comments or views on the plan.*
 3. *Provide a summary of efforts made to broaden public participation in the development of the consolidated plan, including outreach to minorities and non-English speaking persons, as well as persons with disabilities.*
 4. *Provide a written explanation of comments not accepted and the reasons why these comments were not accepted.*
-

1. Citizen Participation Plan

The City of Cambridge has a thorough and extensive community process that is employed for all projects. The City consistently seeks to include the input of Cambridge residents in all phases and aspects of its Community Development initiatives, from the initial planning, to project and program implementation to the reporting and assessment of accomplishments. The effectiveness of this process is key in delivering the proper services and programs to the City's residents, while ensuring that the overall direction of the Community Development Department's work is consistent with residents' expectations and is responsive to neighborhood concerns. A more detailed assessment of this processes elements is as follows:

Participation

The City encourages citizen participation in all stages of the planning process. From the drafting of the Consolidated Plan to the filing of the annual Performance Evaluation Report the City hosts Public Meetings, provides draft copies of the Plan before submission, accepts and incorporates citizen input and feedback, and holds special hearings whenever any substantial amendments are made.

The City also works in an on-going capacity with key non-profit organizations in encouraging the participation of the citizens they work with directly, including many of the low and moderate-income residents who are the primary targets of its HUD funded programs. Bi-lingual services are available for those who request them.

Additionally, the City works very closely with Cambridge's well-organized neighborhood groups in matters that have a particular interest and/or impact on a particular area or neighborhood. This relationship ensures maximum availability of City staff to the residents and ensures transparency of City policies and initiatives.

Public Meetings

The core of Cambridge's Citizen Participation Plan is the Public Meeting. The Community Development Department hosts a Public Meeting during each phase of the

funding cycle, one in preparation for the Consolidated Plan and its annual update through the One-Year Action Plan, and one in conjunction with the City's preparation of the Consolidated Annual Performance Evaluation Report. These meetings give the residents an opportunity to comment on all aspects of the CDBG program's administration, as well as all substantial activities undertaken by the City. A Public Meeting is also held when any substantial amendments are made to the Consolidated Plan.

Public Meetings also play a central role in the work that is performed by the Housing, Community Planning and Economic Development Divisions. From the rehabilitation of parks, playgrounds and open spaces to the acquisition and creation of affordable housing, the City involves the residents during each substantial phase of the project.

Meetings are well publicized and are held at centrally located facilities that are safe and fully accessible. The locations are also accessible by public transportation and are held on mutually convenient days and times.

Public Meetings for CDBG, HOME & ESG Funding

For all Public Meetings concerning CDBG, HOME & ESG federal funding, the City runs two advertisements in two local newspapers, the Cambridge Chronicle and the Cambridge edition of TAB. These advertisements run two weeks prior to the meeting. Advertisements for the availability of draft and final Plans will run one week prior to that event. The City's website also gives advance notice of all Public Meetings two weeks prior to the meetings' occurrence. Additional attempts are also made to include core beneficiaries of City programs and services and those residents who might be more acutely affected by the Meeting's topic and purpose.

Access to Information

The City has all Consolidated Plan, Annual Action Plan and Consolidated Annual Reports available on its website in a manner convenient for on-line viewing, downloading and printing. Draft versions of all Plans are made available before they are submitted for citizens, public agencies and other interested parties to view and comment upon. Copies of final and draft Reports are available for no fee at the City's planning office. Additionally, information that applies to these reports and the City's work in general is available. Requests for access to specific information must be made in advance and coordinated with City personnel.

The City's staff also makes themselves available to persons or interested parties who require technical assistance in understanding the Plan, the preparation of comments and the preparation for requests of funding. This availability and responsiveness is also employed in handling and responding to whatever reasonable complaints are made concerning the Plan and its undertakings.

Anti-displacement

The City makes all efforts to avoid the displacement of any residents and has succeeded in that goal. If such an instance should occur in the future the City would utilize their existing housing capacity and infrastructure in conjunction with the key non-profit housing organizations to solve any extant issue immediately. The City successfully conducts temporary relocation in certain cases and therefore has a method in place and experience in similar activities.

Substantial Amendments

Should any substantial change to the stated Objectives of the Consolidated Plan become imminent, the City will involve the residents through its above described methods and practices. Such substantial changes would be understood as being new activities the City would undertake within a reporting cycle and does not include expected and actual changes to Goals as they relate to external factors and unexpected changes in available resources.

Comments Received

The City conducted its annual Public Hearing to receive citizen comments on the utilization of CDBG, HOME and ESG funds on Thursday, February 15th from 6:00 pm to 8:00 pm. The meeting was held at the City's Community Development Department offices, which are centrally located and accessible by public transportation and handicap accessible. Representatives from the City's CDBG Management office, Economic Development Division and Housing Division were in attendance.

The hearing was advertised over two weeks in the Cambridge Chronicle, the Cambridge TAB, as well as the City's website.

Two people attended the meeting, one a resident coordinator at the Fresh Pond Apartments and the other a reporter from the Cambridge Chronicle.

The Resident Service Coordinator for the Fresh Pond Apartment complex, owned by Federal Management Co., attended the Public Hearing to inquire about the availability of funds for a computer facility for the predominately low-income residents of the Fresh Pond apartments. Many of the residents are Ethiopian immigrants who face many obstacles in integrating and would benefit greatly from having access to computers and the internet, as well as an individual that could assist them in doing so. The City explained the RFP process for its Human Services funds and began a dialogue aimed at developing a program that would be able to provide this service.

The City also received a request for funds for a neighborhood block party in North Cambridge. City staff directed the requesting party to the Police Department, which funds these requests on occasion.

No other comments were received.

Institutional Structure

Describe actions that will take place during the next year to develop institutional structure.

Actions to Further Develop Institutional Structure

Cambridge will continue its efforts in FY2008 to further develop the City's institutional structure to support its ongoing commitment to affordable housing, community services and a healthy economic base.

As property prices continue to appreciate in Cambridge, the gap is widening between available resources and outstanding need. There is an increased need for federal funds for housing activities of all types including affordable rental, homeownership and housing for special needs populations.

Cambridge will work to reduce the gap in resources by aggressively seeking out additional federal, state and private resources to support its affordable housing priorities. The City will work to eliminate any regulatory gaps by working with federal and other agencies to identify problems and, where appropriate, to seek refinements or waivers of regulations that impedes efficient affordable housing production.

Cambridge will continue its outreach to residents, businesses and organizations through community meetings and various public forums through the annual Consolidated Plan process.

Please also see the Cambridge Housing Authority "Moving to Work" Annual Plan in the Appendix of this document.

ENHANCE COORDINATION

Cambridge will work to enhance coordination between public and assisted housing providers as well as private and governmental health, mental health and service agencies. This will be accomplished using both formal and informal networks that bring together public, private and nonprofit housing and service providers. These include groups such as the Cambridge Neighborhood Apartment Housing Services Board, which includes representatives from the Cambridge Housing Authority, non-profit agencies, and the City.

One approach to coordinating services is through contracts for program delivery. Cambridge Community Development has approximately \$2 million in annual contracts with nonprofit housing agencies for the operation of housing programs. This contractual relationship, involving contact on a nearly daily basis, means that the nonprofits both operate programs on an ongoing basis, and are available to assist with policy and program development.

Cambridge has a number of successful groups and committees that currently work together to provide an effective delivery system for affordable housing production and services throughout the City. A variety of organizations, including the Housing Authority, Community Development Department, the Cambridge Department of Human Service Programs and nonprofit agencies, routinely collaborate on projects and participate in network meetings.

Since 1995, the *Affordable Housing Development Working Group* has been meeting monthly to coordinate affordable housing development projects throughout the City. This group is made up of staff from the Community Development Department, the Cambridge Housing Authority, Just A Start Corporation, Homeowner's Rehab, Inc. and CASCAP.

Monitoring

Describe actions that will take place during the next year to monitor its housing and community development projects and ensure long-term compliance with program requirements and comprehensive planning requirements.

Housing

The City of Cambridge intends to use the existing housing delivery system to achieve its production and service goals. While this will include managing some in-house programs, many programs and services will be contracted out to sub-grantees. For specific development projects, funds will be allocated to eligible projects on a competitive basis. Cambridge has had a very successful history of managing housing programs in this way.

The City monitors housing rehabilitation, new construction activity and all other community development activity carried out by sub-recipients on an annual monitoring schedule created to ensure strict compliance with applicable HUD regulations and program guidelines. The monitoring process also includes an ongoing review of production levels as benchmarked in the Five-Year Consolidated Plan.

On a regular basis, the City reviews applications for specific project funding, reviewing all available funds against the needs of projects in the pipeline. This is in addition to reviewing project feasibility, providing technical assistance, and monitoring the progress of projects from the time funds are committed, through construction and then on an on-going basis.

On a monthly basis, the City reviews all sub-grantee operating expenses by examining bills and supporting documentation for monthly program expenditures, including administrative and construction costs.

Quarterly, the City comprehensively reviews sub-recipient performance levels; reviews overall performance against goals, as well as analyzes consolidated budget statements.

Annually, the City conducts regular site visits to monitor the programs and the rental affordable housing developments supported by HUD funds. Programmatic monitoring includes the review of an agency's financial management systems and their files and records of projects completed in the past five years. Rental developments are monitored through the review of tenant files to ensure that income-eligibility requirements are satisfied and through property inspections to ensure Housing Quality Standards are met. This system of monitoring is built into our service delivery system and is conducted as prescribed by HUD. Each year the Housing Division conducts property inspections on 10% to 15% of the units in its affordable housing stock using the schedule below:

Property Inspection Schedule:

- Every 3 years for projects with 1-4 units

- Every 2 years for projects with 5-25 units
- Annually for projects with 26 or more units

Economic Development

The City plans to conduct an on-site monitoring assessment of the program activities of the sub-recipient on a set, periodic basis (once a year) in order to ensure strict compliance with economic development program guidelines. The program assessment will look at the sub-recipient's progress in meeting goals and objectives, reporting compliance concerning timeliness, accuracy and supporting documentation, and meeting all requirements set forth in the sub-recipient agreement between the City and the sub-recipient.

On an annual basis, the City will receive and review a full copy of the sub-recipient's annual audit with management letter, if performed.

On an ongoing basis, the City will review the schedule of planned and completed programs for the contract cycle and copies of staff time sheets and expenditure reports (where applicable), for each Block Grant funded program

Prior to the commencement of programs or workshops, the City will review copies of marketing materials for all programs and activities, distribution lists, and progress reports on pre-development outreach activities. Depending on the program, the City will assist with advertising and marketing to eligible Cambridge participants. At least one week prior to the commencement of a program or workshop, the City will review pertinent qualification records including a list of eligible NRS participants' addresses, and signed family income certification forms, both from micro-enterprises and individuals.

After the completion of a workshop or other program activity, the City will review all sub-recipient personnel and non-personnel operating expenses by examining invoices and supporting documentation for program expenditures, outreach, and general and administrative expenditures, as well as program income, if any. The City will ensure that invoices agree with contract terms and are accompanied by program summary reports, when applicable.

For programs in which the City actively engages in the distribution of services, the City will initiate and conduct workshops, including hiring consultants when necessary, conducting outreach activities, reviewing, accepting, and filing original applications (family income certification forms), scheduling and attending individual consultations, and monitoring the number of program participants receiving consultant services. The City will also monitor the receipt of post-consultation written reports from the consultants to the participants, making sure that they are received in accordance with a pre-set schedule outlined in the contract. The City will distribute the reports to program participants.

Public Services

The CDBG grants manager conducts a thorough monitoring process of all CDBG recipients during the course of each contract year. This process includes several approaches and is outlined below.

1. Site visits of CDBG recipients are conducted by CDBG grants manager on a yearly basis and involve the following:

- Meeting with CDBG recipient on site to review contract compliance, program and agency management;
- Reviewing clients' files to ensure recipient's compliance with HUD income eligibility requirements;
- Reviewing recipient's capacity in collecting and reporting "client's demographic data" as mandated per HUD guidelines; and providing technical assistance as needed;
- Reviewing the "proposed" number of unduplicated clients to be served by the program against the "actual" number reported by recipients; and discussing the need to reassess these figures where discrepancies and/or inconsistencies are identified;
- Reviewing recipient's progress in meeting its "outcome and performance measures" as identified on its Workplan/Scope of Services; and providing technical assistance with this process where needed;
- Discussing new trends with clients' needs as identified by recipients;
- Reviewing recipient's need for ongoing CDBG funding and identifying impacts upon the program if funding were to be reduced or eliminated;
- Identifying and addressing areas of concerns in order to ensure recipient's compliance with all of HUD mandated rules/regulations and with the Department's requirements; and
- Observing programs where applicable, such as summer camps, life-skills workshops, math literacy workshops, food pantries, shelters; and visiting facilities (for new recipient/program).

The CDBG grants manager/monitor prepares a final monitoring report that synthesizes the information gathered during the site visit; and forward a copy of the report to each CDBG recipient. The report includes a "Monitors' Result/Summary" section that summarizes the monitor's assessment of the site visit and identifies any issues/concerns to be addressed by each recipient, with the assistance of the monitor if necessary.

2. Financial monitoring of CDBG recipients occurs as follows:

- Reviewing CDBG recipient's monthly/quarterly invoices and supporting documentation to ensure that all costs correspond to project services as outlined in recipient's contract budget; and conducting random review of invoices during site visits where applicable;

- Collecting and reviewing data on program income and the supporting documentation provided by recipient that collects clients' fees for services supported with CDBG funds; and
- Collecting and reviewing the following recipient's documentation: its most recent audited financial statements, together with Management Letters and Corrective Action Plan where applicable; and its most recent Certificate of Registration and Form PC from the Division of Public Charities of the Massachusetts Office of the Attorney General.

3. Ongoing review by CDBG grants manager of quarterly and semi-annual reports submitted by CDBG recipients:

- Quarterly Reports: at the end of each quarter, CDBG recipients submit a report with the following information: the "total number of unduplicated clients served" during this period by their CDBG-supported programs; all corresponding data on clients' demographic including residential, income, and race/ethnicity as mandated per HUD guidelines; updated data on Units of Services provided during this quarter and as identified on recipients' contract agreement; and where applicable, data on clients serviced who are also residents of areas identified as Neighborhood Revitalization Strategy (NRS) in the City of Cambridge;
- Semi-Annual Reports: every six months, CDBG recipients submit an expanded version of the Quarterly Report that includes the following additional information: recipients' update in meeting their goals and objectives as outlined on their contracts' Scope of Services/Workplans; recipients progress in reaching their outcomes as outlines on their contracts' Scope of Services/Workplans; an update in recipients' outreach and fundraising efforts; current statistics on program staffing; and other administrative information; and
- Follow-up: upon review of the reports, the CDBG grants manager proceeds to contact recipients to clarify any discrepancies and/or incomplete data identified on their reports where applicable.

At the end of the contract year, the CDBG grants manager compiles all client demographic data reported by the CDBG recipients on their quarterly and semi-monthly reports and prepares a comprehensive clients' statistical report that becomes part of CAPERS (a mandated yearly HUD report).

4. The monitoring process is further enhanced by regular contact between the CDBG grants manager and the CDBG recipients as follows:

- Ongoing communication with CDBG recipients maintained via phone, electronic mails, written correspondence, and meetings as needed; and
- Ongoing provision of technical assistance to ensure recipients' compliance with HUD mandated rules/guidelines and Department's regulations.

Emergency Shelter Grant

As part of its on-going monitoring of ESG recipients, the City's ESG grants manager uses a three-pronged approach including a mix of regular phone contact, monthly financial record review, and as needed, on-site monitoring visits.

Financial monitoring of recipients occurs monthly when bills are submitted. Invoices and billing statements are checked to ensure that spending is only occurring on eligible activities and importantly, funding limits on essential services, operations costs, homeless prevention activities, and administrative costs are all in compliance with HUD mandated rules.

Grant recipients must both submit their most recent audit and be in the process of implementing the HMIS data collection required by HUD for McKinney-Vento funding. Further contact with ESG funded agencies occurs at the monthly Cambridge Continuum of Care Homeless Services Providers meetings held at the City's Multi-Service Center for the Homeless. Annually, the ESG grants manager attends consumer forums to hear the view point of clients receiving services from ESG funded programs. If any concerns are raised during these forums, the City will follow up with the agency to ensure any issues are resolved.

On a quarterly basis, all ESG funded agencies must submit the number of new clients coming into their programs. If the number of beneficiaries served is well under or over target for the period, agencies are contacted for further information. At the end of the grant year, recipients of awards must complete and sign a two page monitoring form, which is used to assess the performance of the program for that year and then is fed into the CAPERS report.

Lead Safe

The Lead-Safe Cambridge (LSC) program's annual monitoring of property owners and their tenants includes 100% of all assisted housing to ensure compliance with affordable housing restrictions and identify cases of non-compliance. Upon completion of lead hazard control work, LSC provides owners with a close-out package that includes information relevant to compliance monitoring, proper maintenance and mandated disclosures.

Non-compliant property owners are given reasonable time to get back into compliance and are required to repay the loan with interest if they fail to do so. In cases of non-compliance, LSC imposes an interest rate provision as a deterrent to early buy-out of the loan agreement. Income from any loans that are repaid is returned to the program for use in future lead hazard control work.

Fiscal

On a monthly basis the Fiscal Office receives, reviews and processes approved invoices for charges of sub-recipients to ensure that billings are in accordance with the terms of Agreement, applicable law, rules and regulations. Quarterly, the Fiscal Office receives and reviews reports of sub-recipients concerning the activity of revolving loan funds for

which they have the charge to administer. Annually, the Fiscal Office conducts a monitoring of the sub-recipients fiscal administration of programs conducted under their agreements with the City of Cambridge, Community Development Dept. This is done to determine compliance with applicable regulations including but not limited to 24CFR570, OMB Circulars A-87; A-122 and A-133 all of which are incorporated into the Agreements by reference. The monitoring includes a review of the sub-recipients financial management systems and systems for internal control, insurance coverage, procurement procedures and equipment and real property management.

Lead-based Paint

Describe the actions that will take place during the next year to evaluate and reduce the number of housing units containing lead-based paint hazards in order to increase the inventory of lead-safe housing available to extremely low-income, low-income, and moderate-income families.

Since 1994, a series of concurrent HUD grants (“Lead-Based Paint Hazard Control”) totaling \$13.2 million dollars have supported the work of the Lead-Safe Cambridge (LSC) program. In October 2004, LSC was awarded a fifth round of funding, which will enable the program to operate through March 2008. The program expects to apply for a HUD renewal grant in the Spring/Summer of 2007. The amount of the proposed renewal grant is unknown at this time.

During the 2008 fiscal year, LSC will assist property owners in de-leading up to **65** housing units. The program provides assistance to property owners who rent to very low and low-income families by arranging inspections and abatement; relocating families during deleading; assisting children under the age of six by providing referral for testing and medical follow-up; and by assuming the full cost of inspections and up to \$10,000 per unit for lead hazard control. Priority is given to low or very low-income families with children less than six years old. The affordability to low and very low-income families of the de-leaded units is secured through a five-year note and mortgage, which specifies income and rent thresholds, as well as a loan recapture provision if the affordable housing covenant is breached.

Broad-based community outreach and education services are employed to prevent childhood lead poisoning by raising awareness, changing behavior, and connecting people with resources. In FY 2008, as in past years, two free trainings will be offered, one targeted to contractors/supervisors seeking licensure and one targeted to homeowners, do-it-yourselfers and others interested in learning about lead-safe work practices during renovations.

LSC has been the recipient of several prestigious awards. In 1999, the Safer Soil project was recognized for its innovative approach to addressing an environmental problem through landscape design by receiving an American Society of Landscape Architects (ASLA) Merit Award. In 2000, LSC received the “2000 HUD Best Practices Award of Excellence” for its work in creating affordable lead-safe housing and reducing lead poisoning rates in Cambridge. In 2003, LSC was the proud recipient of the eighth “Innovations in Fair Housing Award” from the Cambridge Human Rights Commission, and in 2004, the program was recognized by the Cambridge Housing Authority, for its contribution to creating and maintaining affordable housing.

Through its long-standing partnerships with local public health, code enforcement, and non-profit rehabilitation agencies, LSC strives to achieve two major policy goals: preventing the lead poisoning of Cambridge children and increasing access to affordable lead-safe housing for low income families. To date, the program has de-leaded over **782** units of affordable housing and over **250** yards have been made lead safe through the intervention of the Safer Soil program. More importantly, since the inception of the LSC

program, the percentage of Cambridge children under age six with elevated blood lead levels has dropped from 10% to less than 1%.

LSC's partnerships with local healthcare providers, code enforcement personnel, and non-profit rehabilitation agencies has ensured the success of the Lead-Safe Cambridge program. As a result of these valuable partnerships, the City is on track to meet the goal of ending lead poisoning by 2010 and positioned to create affordable, lead-safe housing opportunities for hundreds of additional families.

HOUSING

Specific Housing Objectives

**Please also refer to the Housing Needs Table in the Needs.xls workbook.*

1. *Describe the priorities and specific objectives the jurisdiction hopes to achieve during the next year.*
 2. *Describe how Federal, State, and local public and private sector resources that are reasonably expected to be available will be used to address identified needs for the period covered by this Action Plan.*
-

HOUSING OBJECTIVES

OBJECTIVE #1: Create new affordable rental units that are targeted for extremely low, low and moderate-income families and individuals.

Analysis:

The City of Cambridge supports the creation of new affordable rental units throughout the City. New affordable rental housing may be created through: new construction, the acquisition and conversion of non-residential structures to affordable housing, the acquisition and conversion of market-rate rental housing to affordable housing, and through the City's Inclusionary Housing Program. Due to the high levels of public investment required for acquisition and development of new affordable units, nonprofit ownership is key a part of this strategy as is the use of long-term deed restrictions to ensure affordability.

Demographics

According to 2000 Census data, small and large families comprise 25% of extremely low-income rental households in Cambridge. Of these, 70% are paying more than thirty percent of their incomes for rent and over half (55%) are paying more than fifty percent of their incomes. In the low-income category, small and large families make up 38% of rental households. For this group, 59% are paying more than thirty percent for housing and 21% are paying more than fifty percent.

The cost of rental housing has increased dramatically over the past ten years. Costs of one-bedroom apartments have increased by 75%, two-bedrooms by 63%, and three-bedrooms by 64%. These increasing costs are felt the most by the 40% of households with children that are headed by a single parent.

Number of Households to be Served:

During fiscal year 2008, the City of Cambridge will work to create **45** multi-family affordable rental units, **20** units through nonprofit acquisition and construction and **25** privately owned units set aside under the inclusionary zoning ordinance. Although the CDBG and HOME programs allow assistance to households with annual incomes up to 80% of area median income, a substantial proportion of rental units assisted will be rented to tenants with incomes at or below 60% of area median. The availability of additional Section 8 rental assistance will be essential in working toward this goal. With the current barriers to affordable housing production, it is extremely difficult to create new housing in this housing market and ensure that it be affordable to low and moderate-income households without this assistance. (Note: these goals are based on the Community Development Departments annual production goals)

Expected Resources:

Federal Funds

Community Development Block Grant Program
HOME Program
Low Income Housing Tax Credits
Section 108 Loan Guarantee
Section 8 Certificates and Vouchers

State Funds

State-Funded Affordable Housing Programs
MassHousing (previously Massachusetts Housing Finance Agency)
Commercial Area Transit Node Housing Program (CATNHP)

Local Funds

Cambridge Affordable Housing Trust
Incentive Zoning Ordinance
Cambridge Historical Commission
Private Lenders

Resources and Strategies:

Community Development Block Grant Program: The Community Development Block Grant Program (CDBG) is used for the acquisition and rehab of existing rental properties by the network of local nonprofit housing organizations. CDBG funds can be used when a minimum of 51% of the existing tenants are low or moderate-income, or if the property is located in a predominantly low-income neighborhood. Sponsored programs:
Affordable Housing Development Delivery/Sub-recipients

HOME Program: The HOME Program is used to fund the acquisition and rehabilitation of rental properties through the City's Community Housing Development Organizations (CHDO) and other nonprofit housing groups. The funds are used primarily in properties that are owned and managed by nonprofit sponsors. Private owners of rental properties have been reluctant to make use of HOME funds due to the extensive program

regulations and monitoring requirements. Sponsored programs: Affordable Housing Development Delivery/CHDOs.

Inclusionary Housing: The City of Cambridge has an Inclusionary Zoning ordinance that requires any new or converted residential development with ten or more units to set-aside 15% of the total number of units as affordable units. The Community Development Department implements the program and monitors compliance with this ordinance. Staff work with the private developers to design and implement the marketing and sale or leasing of units to low and moderate-income Cambridge residents. Since the Ordinance was passed in 1998, more than 450 units have been permitted in all areas of the City. Long-term affordability of these units is ensured by a permanent deed restriction.

Low Income Housing Tax Credits: The Low Income Housing Tax Credit Program (LIHTC) targets construction or acquisition and substantial rehabilitation of low-income rental housing, as well as special needs housing and low-income housing preservation. This federal program, which is operated by the Massachusetts Department of Housing and Community Development (DHCD), was created by the federal Tax Reform Act of 1986, and awards federal tax credits to investors in low-income housing. The LIHTC program has been a critical resource to assist in meeting the City's affordable rental housing goals.

Section 108 Loan Guarantee Program: The City is able to borrow up to five times the amount of its annual CDBG grant under the provisions of CDBG's Section 108 Loan Guarantee Program. The loan proceeds can be used for housing and economic development related subset of CDBG eligible activities.

Section 8 Rental Assistance: Section 8 Project-Based Certificates are intended to provide subsidy tied to a specific apartment that needs rehabilitation. In exchange for the long-term commitment of rental subsidy, the owner agrees to lease these units to extremely low and low-income households. The City's nonprofit housing development organizations and the Cambridge Housing Authority work closely to create Project-Based Section 8 units that are affordable to extremely low and low-income households. The availability of new Section 8 assistance is essential to meet the goals of this Consolidated Plan. Without it, the goals would be very difficult, if not impossible, to attain.

State Programs: Administered through the State Department of Housing and Community Development (DHCD), the Housing Innovations Fund (HIF), the Housing Stabilization Fund Program (HSF), and the Commercial Area Transit Node Housing Program (CATNHP) support acquisition, construction and/or rehabilitation of affordable housing development. HIF is a state funded program for non-profit developers to create and preserve affordable rental housing for special needs populations. The HSF program has been used successfully to support rental housing production in the City. CATNHP is a new state-funded bond program available to municipalities, non-profit and for-profit sponsors to support first-time homebuyer housing rental housing production or rehabilitation occurring within neighborhood commercial areas and in proximity to public transit nodes. DHCD also administers State HOME funds, which the City also seeks for

the acquisition, rehabilitation, and new construction of affordable rental units through the City's nonprofit housing providers. The Transit Oriented Development Infrastructure and Housing Support program, another potential source of funds, supports housing development in commercial nodes.

MassHousing: The state's affordable housing bank, MassHousing lends money at rates below the conventional market to support affordable rental and home ownership opportunities for low- and moderate-income residents of Massachusetts. MassHousing relies on private non-profit and for-profit developers and management companies to build and operate the rental housing that they finance.

Cambridge Affordable Housing Trust: The City established the Cambridge Affordable Housing Trust in 1989 to promote, preserve and create affordable housing. Since 1995, Cambridge has made significant contributions to increasing affordable housing by providing City funds in combination with matching funds under the Community Preservation Act. In FY2007, the Trust was allocated \$10 million in Community Preservation Act funds. The Trust lends these funds to local nonprofit housing development organizations to develop affordable housing. The Trust also funds comprehensive first-time homebuyer programs operated by the City. The Trust supports housing production in several ways, including nonprofit acquisition of multifamily buildings and incentives for private owners. The Trust also administers the Harvard 20/20/2000 Loan Fund in Cambridge. Under this Harvard University initiative, the Trust manages a \$6 million low-interest loan fund available for affordable housing development. With these funds, the Trust makes low-interest loans for construction and permanent financing for the development of affordable housing.

The Incentive Zoning Ordinance: The Incentive Zoning Ordinance, passed by the City Council in 1988, requires commercial developers, who are seeking a Special Permit, to make a contribution to the Cambridge Affordable Housing Trust Fund. The housing contribution amount was increased to \$4.25 per square-foot in 2006.

Non-Profit Affordable Housing Acquisition and Development – With financial support from the Trust, the City's non-profit housing organizations and the Cambridge Housing Authority create new affordable rental housing that is protected through long-term deed restrictions. This housing is created through a variety of mechanisms, including acquisition of existing multi-family buildings, such as formerly rent-controlled properties; new construction; acquisition of individual condominium units and the conversion of non-residential structures to housing.

Condo Acquisition Program: The Cambridge Housing Authority (CHA) operates a condo acquisition program. Under this program, condominiums are purchased by the CHA and used as scattered-site affordable rental units for low-income tenants.

City-owned Land and Adaptive Reuse: The City of Cambridge supports both the use of City-owned land and the adaptive re-use of non-residential buildings for new

affordable housing units. These opportunities are limited by several factors. Cambridge is a densely built-up city with few vacant sites and the available vacant buildable sites are very expensive. The City owns very little unused land and there are not many obsolete institutional or commercial buildings. However, as development opportunities become available, Cambridge is committed to providing financial support and/or technical assistance to facilitate their conversion to affordable rental and ownership units.

Cambridge Historical Commission: The Cambridge Historical Commission is a municipal agency concerned with the history of Cambridge and the preservation of significant older structures in the city. To aid in the preservation and rehabilitation of these older buildings, the Commission administers various federal, state, and local programs.

OBJECTIVE #2: Increase affordable homeownership opportunities for first-time low and moderate-income buyers.

Analysis:

The booming real estate market and escalating property prices have moved homeownership out of the reach of low- and moderate-income first-time homebuyers in Cambridge. The City has responded by expanding its first-time homebuyer buyer education programs, increasing the subsidy amount available through its First-time Homebuyer Financial Assistance program, utilizing American Dream Downpayment Initiative funds, securing funds for low cost mortgages (for example, the Soft Second Loan Program) and exploring new programs to help expand homeownership opportunities. The City also allocates substantial resources to the nonprofit development of limited equity units for first time buyers.

Demographics

Most market homeownership opportunities within Cambridge are out of the reach for low- and moderate-income first-time buyers. As was shown in the Market Conditions section, a combination of factors including high demand to live in Cambridge and the high price and scarcity of undeveloped land has led to significant increases in the cost of homeownership between 1990 and 2005. While condominiums present the lowest-priced ownership opportunities in the City, competition for these units has led to an increase in price of 149% for condominium units during this time. Currently, a household annual income of \$116,271 is needed to support the \$419,500 median price of a condo. Owning a detached single-family home is even further out of reach for low- and moderate-income families. With the current median price for a single-family home in Cambridge more than \$725,000, an annual income of more than \$192,766 is required to purchase a home. According to the 2000 Census, only 20% of the City's households can afford these prices.

Other than units financed under City programs, there are few ownership opportunities for low- and moderate-income Cambridge residents in the private real estate market. The high cost of purchasing a “fixer-upper” in the City makes ownership difficult. Not surprisingly, The pool of potential low and moderate-income first-time homebuyers in Cambridge continues to be high with applications greatly outnumbering available affordable homeownership units. The affordable units created by the City encourage investment, stabilize buildings and neighborhoods, and guarantee continued affordability.

Number of Households to be Served:

During fiscal year 2008, the City of Cambridge will work to create 65 affordable homeownership units. This goal will be attained through the nonprofit acquisition, construction, rehabilitation of 15 units; the purchase of 10 units through the City's Financial Assistance Program; and the development of 40 units created under the inclusionary zoning ordinance. The majority of first-time homebuyers assisted will have annual incomes between 50-80% of area median income. Although there is not a

restriction on assisting buyers with lower incomes, it is more difficult for those households to obtain mortgage financing. Since housing costs are so dramatically high in Cambridge, the gap between what a household earning less than 50% of the area median can afford and the subsidy amount needed is unfeasible to provide. (Note: these goals are based on the Community Development Departments annual production goals)

Expected Resources:

Federal Funds

Community Development Block Grant
HOME Program

State Funds

State-funded Affordable Housing Programs
MassHousing
Commercial Area Transit Node Housing Program (CATNHP)
Soft Second Loan Program

Local Funds

Cambridge Affordable Housing Trust
Private Lenders

Strategies and Resources:

Community Development Block Grant Program: CDBG funds can be used for the acquisition and rehab of homeownership units. Sponsored programs: Affordable Housing Development Delivery/Sub-recipients

HOME: The HOME Program has been used successfully to reduce the acquisition cost of Cambridge properties to ensure their affordability to low and moderate income first-time homebuyers. HOME funds may also be used to write down the price of ownership units to make them affordable for low-income households.

State Programs: Administered through the State Department of Housing and Community Development (DHCD), the Housing Stabilization Fund Program (HSF) and the Commercial Area Transit Node Housing Program (CATNHP) support acquisition, construction and/or rehabilitation of affordable housing development. The HSF program has been used successfully to support rental housing production in the City. CATNHP is a new state-funded bond program available to municipalities, non-profit and for-profit sponsors to support first-time homebuyer housing rental housing production or rehabilitation occurring within neighborhood commercial areas and in proximity to public transit nodes. DHCD also administers State HOME funds, which the City also seeks for the acquisition, rehabilitation, and new construction of affordable rental units through the City's nonprofit housing providers. The Transit Oriented Development Infrastructure and Housing Support program, another potential source of funds, supports housing development in commercial nodes.

State Programs: The Housing Stabilization Fund Program (HSF), administered through the State Department of Housing and Community Development (DHCD), supports acquisition and rehabilitation of affordable homeownership units. The HSF program has been used successfully to support housing production in the City. State HOME funds have also been used for the acquisition, rehabilitation, and new construction of affordable homeownership units through the City's nonprofit housing providers.

MassHousing: The state's affordable housing bank, MassHousing lends money at rates below the conventional market to support affordable rental and home ownership opportunities for low- and moderate-income residents of Massachusetts. MassHousing relies on private non-profit and for-profit developers and management companies to build and operate the rental housing that they finance.

Commercial Area Transit Node Housing Program (CATNHP): CATNHP is a state funded bond program available to municipalities, non-profit and for-profit sponsors to support first-time homebuyer housing through new construction or acquisition and rehabilitation.

Soft Second Program: The Soft Second Program, funded through DHCD, is a mortgage product that reduces a borrower's monthly mortgage costs. Cambridge uses this program in conjunction with area banks that provide reduced rate first mortgage funds for low-income buyers.

Non-Profit Affordable Housing Acquisition and Development – With financial support from the Trust, the City's non-profit housing organizations and the Cambridge Housing Authority create new affordable rental housing that is protected through long-term deed restrictions. This housing is created through a variety of mechanisms, including acquisition of existing multi-family buildings; new construction; acquisition of individual condominium units and the conversion of non-residential structures to housing.

Cambridge Affordable Housing Trust: The City established the Cambridge Affordable Housing Trust in 1989 to promote, preserve and create affordable housing. Since 1995, Cambridge has made significant contributions to increasing affordable housing by providing City funds in combination with matching funds under the Community Preservation Act. In FY2007, the Trust received \$10 million through the Community Preservation Act. The Trust lends these funds to local nonprofit housing development organizations to develop affordable housing. The Trust funds the Financial Assistance Program, a comprehensive first-time homebuyer program that provides direct financial assistance to eligible homebuyers. The Trust also administers the Harvard 20/20/2000 Loan Fund in Cambridge. Under this Harvard University initiative, the Trust manages a \$6 million low-interest loan fund to provide low-interest loans for construction and permanent financing for the development of affordable housing.

Homebuyer Classes and Counseling: The City offers free monthly homebuyer classes. Potential buyers attend four two-hour sessions covering issues such as credit, finding a home, qualifying for a mortgage and the purchase process. Class graduates are eligible for individual counseling to help them tailor a plan for achieving homeownership. Mortgage products for first-time homebuyer and City affordable housing programs require individuals to complete the first-time homebuyer course in order to receive financial assistance.

Inclusionary Housing: The City of Cambridge has an Inclusionary Zoning ordinance that requires any new or converted residential development with ten or more units to set-aside 15% of the total number of units as affordable units. The Community Development Department implements the program and monitors compliance with this ordinance. Staff work with the private developers to design and implement the marketing and sale or leasing of units to low and moderate-income Cambridge residents. Since the Ordinance was passed in 1998, more than 450 affordable units have been permitted in all areas of the City. Long-term affordability of these units is ensured by a permanent deed restriction.

Financial Assistance Program for First-time Homebuyers: The City provides financing of up to \$130,000 to eligible first-time homebuyers who purchase homes in Cambridge. This assistance is available to residents earning up to 100% of the area median income who have graduated from the City's First-time Homebuyer class, and is combined with individual homebuyer counseling from City staff to help families become homeowners. Units remain affordable under the terms of a deed restriction held by the City.

Downpayment and Closing Cost Assistance: The City offers downpayment and closing cost assistance to income-eligible first-time homebuyers purchasing a home in Cambridge. Qualified buyers are eligible for assistance in an amount of up to 6% of the purchase price, or \$10,000, whichever is greater. This assistance is in the form of a grant, with 20 percent of the grant forgiven each year over a five-year period provided the buyer uses the home as their primary residence.

Limited Equity Unit Resales: For limited equity units that have been developed with City support, the Community Development Department and local nonprofit agencies make affordable units available to low- and moderate-income first-time homebuyers. The resale of affordable owner-occupied units is controlled through deed restrictions that limit the price and target the availability of these units to low-income buyers. On average, one to five units get resold each year.

OBJECTIVE #3: Preserve affordable rental housing opportunities, and enhance access for extremely low, low and moderate-income renters.

Analysis:

Cambridge is a dense, built-up city with relatively little vacant land and limited redevelopment opportunities. As a consequence, many of the most cost-effective opportunities for promoting affordable housing are in the existing stock. Supporting the rehabilitation of public, privately owned and nonprofit owned units, is a large part of Cambridge's effort to preserve existing affordable units.

Demographics

Cambridge has an older housing stock and consists of a high percentage of rental units (68%). Even though the 2000 Census shows that only a small percentage of housing units in the City are unsuitable for rehabilitation, a need to improve the condition of the rental housing and preserve its affordability still exists. Of the rental units, 52% have extremely low, low and moderate-income households. According to the 2000 Census, 63% of all extremely low, low and moderate-income renters in Cambridge are paying more than 30% of their household income for rent, while 35% are paying more than 50%.

High Prices

A combination of continuous demand, a relatively fixed supply of housing units, have led, over the years, to dramatically increased rental costs in Cambridge. Condominium conversions since the end of rent control has also resulted in escalating housing costs in Cambridge to a point beyond the reach of many of the City's residents, especially low-income residents and those who were displaced after the end of rent control. Since the early 1990s, the average rent for a one-bedroom apartment has more than doubled from \$650 a month in 1993 to \$1,600 in 2005.

Nonprofit Ownership

The City supports the purchase of rental properties with affordable units by nonprofit housing organizations, whenever possible, to ensure affordability. Given Cambridge's desirability, many buildings may be lost permanently to the market-rate private sector and condo conversions unless non-profit agencies are able to purchase and preserve their affordability through long-term deed restrictions.

Lead-Based Paint Regulations

The implementation of the federal "Title X" Lead-Based Paint Hazards regulations has significantly increased the rehabilitation costs of affordable rental properties. Although all family-sized rental units are deleaded under current housing programs, one-bedroom units where a child will not be present, are not. "Title X" requires that all units receiving between \$5,000 and \$25,000 in federal funds must undergo a risk assessment, including

one-bedroom units. Although federal regulations allow interim lead paint controls, Massachusetts lead laws only allow interim measures for two years. Therefore, nonprofit owners will most likely perform full abatement on most units. An additional requirement to perform soil testing and abatement, if high levels of lead are present, creates an even greater financial burden on developments that are already costly and competing for scarce subsidy dollars.

Number of Households to be Served:

During fiscal year 2008, the City of Cambridge will work to preserve 50 affordable rental units. This goal will be attained through the acquisition and rehabilitation or the preservation of properties that have been affordable housing resources (i.e. properties with expiring affordability agreements) of 35 units and through the set-aside of 15 units under the multifamily rehab program. Although the CDBG and HOME programs allow assistance to households with annual incomes up to 80% of area median income, a substantial proportion of rental units assisted will be rented to tenants with incomes at or below 60% of area median income. (Note: these goals are based on the Community Development Departments annual production goals)

Expected Resources:

Federal Funds

Community Development Block Grant Program
HOME Program
Low Income Housing Tax Credits
Section 108 Loan Guarantee Program
Section 8 Certificates and Vouchers

State Funds

State-Funded Affordable Housing Programs
Mass Housing Get the Lead Out Program

Local Funds

Cambridge Affordable Housing Trust
Lead-Safe Cambridge
Private Lenders

Strategies and Resources:

Community Development Block Grant Program: The Community Development Block Grant Program (CDBG) is used for the acquisition and rehab of existing rental properties by the network of local nonprofit housing organizations. CDBG funds can be used when a minimum of 51% of the existing tenants are low or moderate-income, or if the property is located in a predominantly low-income neighborhood. Sponsored program: Cambridge Neighborhood Apartment Services

HOME Program: The HOME Program is used to fund the acquisition and rehabilitation of rental properties through the City's Community Housing Development Organizations (CHDO) and other nonprofit housing groups. The funds are used primarily in properties that are owned and managed by nonprofit sponsors. Private owners of rental properties have been reluctant to make use of HOME funds due to the extensive program regulations and monitoring requirements.

Lead-Safe Cambridge: The Lead-Safe Cambridge program provides comprehensive de-leading assistance program aimed at landlords who rent to low-income families with children under the age of six. The educational component of the program is designed to further decrease the likelihood of childhood lead poisoning.

Low Income Housing Tax Credits: The Low Income Housing Tax Credit Program (LIHTC) targets construction or acquisition and substantial rehabilitation of low-income rental housing, as well as special needs housing and low-income housing preservation. This federal program, which is operated by the Massachusetts Department of Housing and Community Development (DHCD), was created by the federal Tax Reform Act of 1986, and awards federal tax credits to investors in low-income housing. The LIHTC program is been a critical resource to assist in meeting the City's affordable rental housing goals.

Section 108 Loan Guarantee Program: The City is able to borrow up to five times the amount of its annual CDBG grant under the provisions of CDBG's Section 108 Loan Guarantee Program. The loan proceeds can be used for housing and economic development related subset of CDBG eligible activities.

Section 8 Rental Assistance: Section 8 Project-Based Certificates are intended to provide a subsidy tied to a specific apartment that needs rehabilitation. In exchange for the long-term commitment of a rental subsidy, the owner agrees to lease these units to extremely low and low-income households. The City's nonprofit housing development organizations and the Cambridge Housing Authority work closely to create Project-Based Section 8 units that are affordable to extremely low and low-income households. The availability of new Section 8 assistance is essential to meet the goals of this Consolidated Plan, without it the goals will be very difficult if not impossible to attain.

Multi-Family Rehab Program: Cambridge Neighborhood Apartment Housing Services (CNAHS) administers the Multi-family Rehab Program. This program supports moderate levels of rehabilitation for owners of properties with twelve or fewer units by giving owners technical assistance and loans. Loans are made from a reduced interest rate loan pool that has been capitalized by the City with CDBG funds and a consortium of local banks.

State Programs: The Housing Innovations Fund (HIF) and Housing Stabilization Fund Program (HSF), administered through the State Department of Housing and Community Development (DHCD), support acquisition and rehabilitation of affordable rental properties. The HSF program has been used successfully to support rental housing

production in the City. State HOME funds have also been used for the acquisition, rehabilitation, and new construction of affordable rental units through the City's nonprofit housing providers. The Massachusetts Affordable Housing Trust Fund (AHTF), funded through MassHousing provides resources to create or preserve affordable rental housing throughout the state for households whose incomes are not more than 110% of the area median income.

Mass Housing Get the Lead Out Program: Through a partnership with the Departments of Public Health and Housing and Community Development, MassHousing provides an affordable way for income-eligible households to remove hazardous lead paint from their home.

Cambridge Affordable Housing Trust: The City established the Cambridge Affordable Housing Trust in 1989 to promote, preserve and create affordable housing. Since 1995, Cambridge has made significant contributions to increasing affordable housing by providing City funds in combination with matching funds under the Community Preservation Act. In FY2007, the Trust received \$10 million through the Community Preservation Act. The Trust lends these funds to local nonprofit housing development organizations to develop affordable housing. The Trust funds the Financial Assistance Program, a comprehensive first-time homebuyer program that provides direct financial assistance to eligible homebuyers. The Trust administers the Harvard 20/20/2000 Loan Fund in Cambridge. Under this Harvard University initiative, the Trust manages a \$6 million low-interest loan fund to provide low-interest loans for construction and permanent financing for the development of affordable housing. Commercial developers are also required to contribute to the Trust through the Incentive Zoning Ordinance. Passed by the City Council in 1988, the ordinance requires large commercial developers seeking a Special Permit to make a contribution of to the Cambridge Affordable Housing Trust Fund in the amount of \$4.25 per square foot.

Expiring Use Activities: The City of Cambridge has nearly 600 units in eight subsidized developments facing the risk of expiring use restrictions or rent subsidies over the next 10 to 15 years. The Community Development Department (CDD) actively works with tenants, owners and other concerned parties to address the long-term needs of these housing developments. CDD provides technical assistance to help tenant groups to organize, to preserve affordability, and, in certain cases, to work with a local nonprofit organization to acquire their buildings. The City funds a tenant organizer to work with tenants at these housing developments to participate in the preservation of this housing.

Nonprofit Acquisition of Rental Buildings: Over the next five years, Cambridge intends to continue to provide major financial support and technical assistance for the acquisition of existing rental buildings by nonprofit or public housing organizations. These organizations will operate the buildings on a nonprofit basis, invest over time in capital improvements, and guarantee access, upon turnover, for extremely low and low-income households through the use of long-term deed restrictions.

OBJECTIVE #4: Continue to stabilize owner-occupied one to four-family buildings owned by extremely low, low and moderate-income households.

Analysis:

Cambridge strives to stabilize one- to four-family buildings owned by extremely low, low- and moderate-income households, encourage investment in the existing housing stock, and preserve the many affordable rental units in two-, three-, and four-unit buildings. In Cambridge, many low-income owners, particularly the elderly and single person households, are unable to make significant and necessary repairs in their units because they lack access to the capital or the skills to oversee rehabilitation. The Home Improvement Program offers affordable loans and technical assistance to existing owners of one- to four-unit properties, which encourages stability and reinvestment at a relatively low cost.

Demographics

Almost half of the City's 44,725 housing units are in one- to four-family buildings. Of the owner-occupants in Cambridge, 24% are cost burdened, paying more than 30% of their income for housing. Among low and moderate-income homeowners, 60% are cost-burdened, paying more than 30% of their income for housing, and 40% are paying more than 50% of their income. With high housing payments, many low- and moderate-income owners are not able to pay for or finance necessary improvements to their homes. Many owner-occupied units, especially those occupied by low- and moderate-income owners, are substandard having health and safety code violations to address after years of deferred maintenance. Of these, most are suitable for rehabilitation. This group has also seen a great increase in its housing costs over the past five years. As property values have increased, so have taxes, insurance and other costs.

Number of Households to be Served:

During FY08, the City of Cambridge will work to preserve and stabilize occupancy for 50 units through the rehabilitation of one-to-four family owner-occupied buildings. The majority of the households assisted have annual incomes between 50-80% of area median income. (Note: these goals are based on the Community Development Departments annual production goals)

Expected Resources:

Federal Funds

Community Development Block Grant
AmeriCorps and Youthbuild

State Funds

MassHousing Get the Lead Out Program

Local Funds

Cambridge Neighborhood Apartment Housing Services, Inc. (CNAHS)
Cambridge Historical Commission
Lead-Safe Cambridge
Mayor's Summer Youth Employment Program
Associate Grantmakers
Bank of America Foundation
Cambridge Housing Authority
Menotomy Weatherization Program
Second Chance Program
Private Lenders

Resources and Strategies:

Community Development Block Grant Program: The Community Development Block Grant Program (CDBG) is used for the acquisition and rehab of existing rental properties by the network of local nonprofit housing organizations. CDBG funds can be used when a minimum of 51% of the existing tenants are low or moderate-income, or if the property is located in a predominantly low-income neighborhood. Sponsored program: The Home Improvement Program and the Rehabilitation Assistance Program.

AmeriCorps and Youthbuild: AmeriCorps provides funding for the Just-A-Start YouthBuild Program, a dynamic program providing workforce development to unemployed youths, ages 17-24, who dropped out of high school. During the program year, participants attend classes to attain their high school diploma and spend a portion of their time working on supervised housing rehabilitation crews. The crews provide carpentry, renovation and beautification services to Cambridge's non-profit housing development organizations as they renovate and develop affordable housing units for low and moderate-income households.

Rehab Assistance Program: The Rehab Assistance Program (RAP) is funded via CDBG and private sources. The program provides training and education for youth working on housing rehab projects. This program provides some labor for the Home Improvement Program participants.

Employment Resources, Inc. (ERI): ERI is a private non-profit organization established by the city of Cambridge. It operates two local One Stop Career Centers. As the Title 1 administrative entity for the Metro North Region, ERI administers and distributes, through an RFP process, US Department of Labor Workforce Investment Act (WIA) Title 1 funds for training programs for at risk youth.

Mass Housing Get the Lead Out Program: Through a partnership with the Departments of Public Health and Housing and Community Development, MassHousing provides an affordable way for income-eligible households to remove hazardous lead paint from their home.

Cambridge Neighborhood Apartment Housing Services, Inc. (CNAHS): CNAHS, an affiliate of Homeowner's Rehab, Inc., is a private non-profit corporation that is a partnership of property owners, tenants, lending institutions, and city officials. Its goal is to improve the condition of multi-family rental housing in Cambridge, without causing the displacement of existing tenants. In order to meet this goal, CNAHS provides technical and financial assistance to owners who wish to renovate their multi-family property and keep their units affordable.

Home Improvement Program: Cambridge's Home Improvement Program (HIP) provides technical assistance and reduced interest rate loans to low- and moderate-income owners of one to four family buildings. Funded primarily through the CDBG program and revolving loan pools, the program is operated by two local agencies, Just-A-Start Corporation and Homeowner's Rehab Inc., under contract with the Community Development Department.

Cambridge Historical Commission: The Cambridge Historical Commission is a municipal agency concerned with the history of Cambridge and the preservation of significant older structures in the city. To aid in the preservation and rehabilitation of these older buildings, the Commission administers various federal, state, and local programs.

Lead-Safe Cambridge: The Lead-Safe Cambridge program provides comprehensive deleading assistance program aimed at individual homeowners and landlords who rent to low income families with children under the age of six. The educational component of the program is designed to further decrease the likelihood of childhood lead poisoning.

Mayor's Summer Youth Employment Program: A program managed through the City's Office of Workforce Development and provides Cambridge youth with an opportunity to gain employment experience.

Associated Grantmakers (AGM): AGM is a regional association of foundation and corporate grantmakers who have giving programs in MA and NH. In addition to providing information on membership, services and application processes, AGM manages a Summer Fund which distributes funding to local non-profits through an RFP process, to operate summer programs for at risk youth.

Bank of America Foundation (B of A): B of A is a private charitable foundation managed by the Bank of America. It accepts applications for funding from organizations to support activities consistent with its mission and interests.

Cambridge Housing Authority: The mission of the Cambridge Housing Authority is to develop and manage safe, good quality, affordable housing for low-income individuals and families in a manner which promotes citizenship, community and self-reliance.

Menotomy Weatherization Program – Funded through the State and a local utility company, this program replaces heating systems for low-income families.

Second Chance Program: Administered through Just-A-Start, this program offers low interest rates for refinancing of existing mortgages and rehab for income-eligible households that have credit history problems and own a one- to four-unit owner-occupied residential property in Cambridge.

Private Loans: Just-A-Start and Homeowner's Rehab assist income-eligible owner-occupants of one- to four-unit residential properties obtain favorable private mortgage financing through a variety of lenders, including local banks, to assist in needed repairs and rehab.

Needs of Public Housing

- 1. Describe the manner in which the plan of the jurisdiction will help address the needs of public housing and activities it will undertake during the next year to encourage public housing residents to become more involved in management and participate in homeownership.*
 - 2. If the public housing agency is designated as "troubled" by HUD or otherwise is performing poorly, the jurisdiction shall describe the manner in which it will provide financial or other assistance in improving its operations to remove such designation during the next year.*
-

The Cambridge Housing Authority operates a full range of federal and state housing programs, conventional and leased, for low-income, elderly and disabled households and individuals. In addition to basic programs such as family and elderly public housing and Housing Choice (Section 8) Voucher program, the CHA administers a variety of special and innovative housing initiatives. These include congregate units linked with state services funding, several special needs residences owned by the CHA and managed by local service providers, a single room occupancy (SRO) program, a sponsor based voucher program for local nonprofit service providers and an award winning tenant services program that is nationally recognized for its effectiveness in working with children and adults.

The CHA's conventional and special needs developments house some 2,400 households, assisting almost 5,000 persons. Another 2,300 households comprising almost 5,000 persons live in leased housing units. CHA-owned and leased housing units make up approximately 10% of the City's total rental stock. Developments owned by CHA range in size from single unit condominiums to a 304 unit development. CHA's developments are located throughout the City. Many are in small buildings that are indistinguishable from the private housing around them.

Adding new units to the public housing stock, however, whether by renovation or new construction, has been the exception rather than the rule in recent years. Federal funds for public housing and the voucher programs continue to decrease and the state leased and public housing programs remain critically underfunded. The results are distressing and highly visible continued homelessness and overcrowded households.

Given the paucity of funds for creating additional affordable housing-especially for very-low income households-the preservation, modernization and new construction of public housing in Cambridge is an essential component of the city's affordable housing strategy. The Housing Authority staff is committed to exploring opportunities for developing new affordable units and repositioning CHA's existing state public housing stock in order to increase and improve the quantity and quality of the City's affordable housing units. However, growing uncertainty about the stability of federal funding and the Commonwealth's continued underfunding of its housing programs make it unclear whether this goal can be reached.

Management and Operation

The Cambridge Housing Authority places considerable emphasis on good management and operation of its developments. A high-performing housing authority, the CHA was one of the nation's first to participate in HUD's Moving To Work (MTW) deregulation demonstration. Since 2000, CHA has used MTW's flexibility to develop new affordable housing in Cambridge while simultaneously undertaking innovative administrative reforms aimed at reducing costs and improving customer service. MTW is a powerful tool for CHA as it strives to create new affordable housing in Cambridge, despite a tough real estate market and scarce funds. A state version of MTW was introduced in the legislature for consideration in fiscal year 2008. CHA hopes that the state legislation becomes law, as it will allow participating agencies the flexibility required to respond to local needs with local solutions.

Living Environment

The Cambridge Housing Authority continues to assess Capital Improvement needs and develop a comprehensive program for improving the living environment of its residents. The areas of emphasis include improved security, resident capacity building, self-sufficiency and an increasing array of vocational and educational programs for residents of all ages.

The Authority continues its extensive modernization program to ensure, as always, the provision of decent, safe and sanitary housing units. (For further details see Appendices for CHA's FY2008 Moving To Work Annual Plan.)

Public Housing Resident Initiatives

An integral part of the Cambridge Housing Authority's program is the involvement of its residents in management operations. For example, since the 1960's, federal and state developments have had tenant councils that work with the CHA staff on a variety of management, occupancy and modernization issues. The five-person Housing Authority Board includes two CHA residents as Commissioners.

Over the next five years, the residents will continue their ongoing participation in the selection of Authority staff members, in grievance panel hearings, and in all phases of modernization of their own developments. In recent years CHA has helped residents create robust, and increasingly engaged, tenant councils. As outlined in CHA's fiscal year 2008 Annual Plan, CHA intends to formalize its residents' role by creating a Resident Advisory Board (RAB). Once established, the RAB will play an active and well-defined role in CHA's policy, administration and development activities. CHA expects to have a duly elected and fully functioning RAB in the next three fiscal years.

Homeownership

Unfortunately, the high cost of ownership in Cambridge makes a Section 8 Homeownership program impractical at this time. The cost of acquiring and servicing debt on residential units exceeds CHA's voucher subsidies, and barring significant and

ongoing bridge financing, a homeownership program remains out of reach. None-the-less, CHA encourages, wherever possible, home ownership opportunities for its residents.

Housing Choice (Section 8) Voucher Program

The City of Cambridge and its Housing Authority believe that the federal Section 8 Program has been one of the most successful mechanisms for providing affordable housing for extremely low and low-income households. Because the turnover is small (an average of three or four households a month), and the waiting lists long, demand for vouchers remains extremely high. Following is the breakdown of Housing Choice Vouchers in use:

VOUCHERS IN USE (MTW, Non-MTW & State programs)	
Bedroom size	Number of Vouchers
0	111
1	826
2	732
3	396
4	66
5	5
6	1
Single Room Occupancy	137
TOTAL	2274

Family and Elderly/Disabled Public Housing

Despite years of underfunding, CHA (using its MTW authority) holds its federal public housing stock to the highest standards. Many of CHA's developments are remarkable for both their aesthetic appeal and desirable location. In the coming years, CHA plans on working with various community stakeholders to reposition its state public housing portfolio in order to raise the quality of the state developments to that of its federal sites.

OCCUPIED PUBLIC HOUSING UNITS	
Development Type	Number of Households
Federal	1615
State	639
Other	109
TOTAL	2363

Demand for Affordable Housing in Cambridge

As evidenced by the waitlist data below, demand for affordable housing in Cambridge remains strong and constant.

WAITLIST DATA	
Program	Applicants
Single Room Occupancy	545
Housing Choice Voucher Program	3441
Family Public Housing	3282
Elderly/Disabled Public Housing	1520
TOTAL	8788

Barriers to Affordable Housing

Describe the actions that will take place during the next year to remove barriers to affordable housing.

BARRIERS TO AFFORDABLE HOUSING

Maintaining diversity and creating affordable housing opportunities are two central policy objectives of the City of Cambridge. As a result, public policies tend to facilitate, rather than obstruct, the creation and preservation of affordable housing. However, even within the framework of a regulatory structure that supports affordable housing, some provisions and procedures can exist that create barriers to affordable housing. In order to further its ongoing commitment to the provision of affordable housing, the City of Cambridge will continue its efforts to remove barriers and encourage support for public policies designed to house its extremely low, low and moderate-income residents.

Barrier 1: High Cost of Land and Real Estate

The small amount of vacant land available for development and the desirability of living in Cambridge present one of the most significant barriers to affordable housing in Cambridge: the cost of land and existing buildings. The cost of what little land is available for development and for existing buildings is extremely high. With the Cambridge's close proximity to Boston, the mix of work and leisure opportunities, the access to public transportation, and the strong presence of several large universities and research firms, the City faces strong competition from the private market as it attempts to buy land and buildings with local non-profit housing providers.

A combination of growing demand, a limited supply of developable land, and the tremendous temptation for owners of existing rental buildings to convert to condominiums have led, over the years, to dramatically increased rental costs in Cambridge. The cost of rental housing in Cambridge has soared to a point beyond the reach of low- and moderate-income households. In 1995, the median rent for a one-bedroom apartment was \$927 a month and in 2006 the median rent was \$1,600 – an increase of 73%.

Homeownership opportunities are even further out of the reach for low- and moderate-income first-time homebuyers. With the current median price for a single-family home in Cambridge at \$725,000, an annual income of more than \$192,786 is required to purchase a home. The condominium market is not any more affordable: the median price of a condo is \$419,500, requiring an annual income of more than \$116,271.

Strategy

The City created the Cambridge Affordable Housing Trust in 1988 in response to escalating housing prices and a severe shortage of affordable housing for many extremely low, low- and moderate-income households. Supported with funds generated through the Community Preservation Act, the Incentive Zoning Ordinance and Harvard University's 20/20/2000 Initiative, the Trust will work to overcome this barrier by providing funding to assist non-profit housing organizations and the Cambridge Housing Authority in creating new affordable housing, preserving the affordability of existing housing, and rehabilitating multi-family housing. Affordable units created with the support of the Trust are protected through long-term deed restrictions to preserve their affordability. The City will also consider the use of City-owned land, whenever possible, for development as affordable housing.

In recent years, the City has responded to the booming real estate market and escalating property prices by expanding its first-time homebuyer buyer education programs, increasing the amount of financial assistance it makes available to eligible homebuyers through its First-time Homebuyer Financial Assistance program, securing funds for low cost mortgages (for example, the Soft Second Loan Program), and exploring new programs to help expand homeownership opportunities. The City will continue to promote and improve these programs.

Barrier 2: Availability of Funding

The effectiveness of any strategy to meet critical housing needs in an ever-escalating real estate market depends in large part on the availability and targeting of federal resources. Recent and projected funding for the Section 8 program and public housing subsidies indicates that a reduced level of resources will be available during the next few years for affordable housing production and maintenance. Due to the lack of new funding for Section 8 assistance, approximately 3,400 low-income households are stuck on the Cambridge Housing Authority's Housing Choice Voucher program waiting list for leased housing. Further, reductions in funding threaten the thousands of low and very low-income families currently living in Cambridge solely because of their Section 8 vouchers. Additionally, funding for CHA modernization, development and operating subsidies have all been cut severely. The City of Cambridge and the Cambridge Housing Authority will continue to assess all housing activities in this environment and the level of funding at the state and federal level.

State resources are also a critical component to achieving the City's housing goals. Just as federal resources are shrinking, several of the state's prime housing production programs are also shrinking or becoming less predictable. Restoring the state's commitment to housing will be critical in achieving any of the housing goals stated in this plan.

As property prices continue to escalate in Cambridge, the gap is widening between available resources and outstanding need. There is an increased need for federal and state funds for housing activities of all types including affordable rental, homeownership, and housing for special needs populations.

Strategy

Cambridge will work to reduce the resource gap by aggressively seeking out additional federal, state and private resources to support its affordable housing priorities. The City will work to eliminate any regulatory gaps by working with federal and other agencies to identify problems and, where appropriate, to seek refinements or waivers of regulations that impede efficient affordable housing production.

In the coming years, the City of Cambridge will continue to assess all of its housing activities to take advantage of opportunities for expanding the affordable housing stock in a changing market, while working to minimize the impact on its most vulnerable residents.

The Cambridge City Council and the Cambridge voters adopted the Community Preservation Act (CPA) in 2001. The CPA is a financing tool for Massachusetts communities to expand the supply of affordable housing, protect historic preservation, and preserve open space. Under the CPA, local funds that are dedicated to these uses are eligible for matching funds from the state. The CPA fund has enabled the City to continue its aggressive pursuit of the preservation and development of affordable housing during times when state and federal resources are less reliable.

Barrier 3: Zoning

Many types of zoning ordinances and subdivision controls, which present significant barriers to affordable housing in many localities, are not significant problems in Cambridge because Cambridge is a very built-up city with very little vacant land available for development. Notwithstanding this, new development in Cambridge is difficult and challenging as much is required of developers of new residential units in the City, making new housing developments in Cambridge very costly.

Strategy

The Cambridge Community Development Department (CDD) has worked for many years to support zoning policies that would promote incentives to encourage developers to provide affordable housing. In March 1998, the Cambridge City Council passed an Inclusionary Zoning ordinance that requires any new or converted residential development with ten or more units to provide 15% of the total number of units as affordable units. In return, the developer receives up to a 30% increase in density. CDD staff monitors compliance with this ordinance and works with the private developers to design and implement the marketing and sale or leasing of units to low-income Cambridge residents.

Cambridge also has an incentive-zoning ordinance for commercial development over 30,000 square feet requiring special permits. This ordinance provides for payments to the Affordable Housing Trust to be used to create and preserve affordable housing.

In addition, a city-wide rezoning effort in 2001 made housing a by-right use in all zoning districts, streamlined the process of converting industrial buildings to residential buildings and reduced the commercial floor area ratios (FARs) to encourage and promote the development of new housing around the City.

Barrier 4: Competing Concerns of Neighborhood Residents

The scarcity of developable land has led to the competition of available vacant land available among worthy uses such as open space and affordable housing. There is tremendous pressure to convert vacant land to open space or, if it is developed, for it to be developed at a low density, often well below what might be permitted under the Zoning Ordinance, to mitigate potential traffic and parking concerns.

Strategy

The strategies to address this barrier include public education, using prior successful affordable housing developments as examples, and intensive work with neighborhood residents to try to develop support for new housing. Speaking with residents and abutters early in the development process has proven successful in building support for affordable housing development. It is important to recognize that in a very dense city, there will always be the difficult issue of competing uses for any remaining undeveloped land.

Barrier 5: Long Term Impacts of the Termination of Rent Control

The City of Cambridge continues to assess its housing policies in light of the termination of rent control in 1995 with the goal of preventing continued displacement of low- and moderate-income households and helping former residents who have been displaced to rejoin their community. The termination of rent control had a dramatic effect on tenants, and the City's housing market. While it was not possible to entirely cushion the impact on the City's most vulnerable populations, the City implemented a variety of strategies. These include increased in affordable housing production, expansion of homeownership programs, and increases in funding and coordination among safety net housing providers such as shelters, housing search and counseling services in the community.

Strategy

Since the termination of rent control in 1995, Cambridge has made significant contributions to increasing affordable housing through its affordable housing production and preservation programs with a combination of City and Community Preservation Act funds, creating more than 2,700 affordable units. The City's production programs are comprised of several components, including direct financial assistance to low- and moderate-income homebuyers, nonprofit acquisition and rehab of multifamily buildings,

deferred and low-interest financing for private owners, an inclusionary housing program, and expanded homebuyer education and counseling services. It is important to note that Cambridge is one of the few localities nationwide that spends significant local funds on affordable housing.

HOME/ American Dream Down payment Initiative (ADDI)

1. *Describe other forms of investment not described in § 92.205(b).*
 2. *If the participating jurisdiction (PJ) will use HOME or ADDI funds for homebuyers, it must state the guidelines for resale or recapture, as required in § 92.254 of the HOME rule.*
 3. *If the PJ will use HOME funds to refinance existing debt secured by multifamily housing that is that is being rehabilitated with HOME funds, it must state its refinancing guidelines required under § 92.206(b). The guidelines shall describe the conditions under which the PJ will refinance existing debt. At a minimum these guidelines must:*
 - a. *Demonstrate that rehabilitation is the primary eligible activity and ensure that this requirement is met by establishing a minimum level of rehabilitation per unit or a required ratio between rehabilitation and refinancing.*
 - b. *Require a review of management practices to demonstrate that disinvestments in the property has not occurred; that the long-term needs of the project can be met; and that the feasibility of serving the targeted population over an extended affordability period can be demonstrated.*
 - c. *State whether the new investment is being made to maintain current affordable units, create additional affordable units, or both.*
 - d. *Specify the required period of affordability, whether it is the minimum 15 years or longer.*
 - e. *Specify whether the investment of HOME funds may be jurisdiction-wide or limited to a specific geographic area, such as a neighborhood identified in a neighborhood revitalization strategy under 24 CFR 91.215(e)(2) or a Federally designated Empowerment Zone or Enterprise Community.*
 - f. *State that HOME funds cannot be used to refinance multifamily loans made or insured by any federal program, including CDBG.*
 4. *If the PJ is going to receive American Dream Down payment Initiative (ADDI) funds, please complete the following narratives:*
 - a. *Describe the planned use of the ADDI funds.*
 - b. *Describe the PJ's plan for conducting targeted outreach to residents and tenants of public housing and manufactured housing and to other families assisted by public housing agencies, for the purposes of ensuring that the ADDI funds are used to provide down payment assistance for such residents, tenants, and families.*
 - c. *Describe the actions to be taken to ensure the suitability of families receiving ADDI funds to undertake and maintain homeownership, such as provision of housing counseling to homebuyers.*
-

1. This is not applicable to the City of Cambridge.

2. ADDI & HOME Funds Recapture Policy

Affordable homeownership units that are funded with HOME funds are subject to primary residency requirements and long-term restrictions limiting the future resale price of the property. The resale price is based on the original affordable purchase price plus an annual return on the owner's equity plus the cost of eligible capital improvements. These limited equity homeownership units are permanently affordable and must be resold at the affordable resale price to an income-eligible buyer.

ADDI assistance is forgiven twenty percent per year provided the buyer continues to reside in the property as their primary residence. Homebuyers utilizing only ADDI funding are subject to the five-year recapture provisions. Homebuyers who purchase limited-equity units developed with other funding sources and also access ADDI funding are subject to the limited equity unit restrictions noted above as well as recapture

provisions for the ADDI funds if the buyer resides in the property for less than five years.

3. This is not applicable to the City of Cambridge.

4. This is not applicable to the City of Cambridge.

HOMELESS AND OTHER SPECIAL POPULATIONS

Specific Homeless Prevention Elements

**Please also refer to the Homeless Needs Table in the Needs.xls workbook.*

- 1. Sources of Funds—Identify the private and public resources that the jurisdiction expects to receive during the next year to address homeless needs and to prevent homelessness. These include the McKinney-Vento Homeless Assistance Act programs, other special federal, state and local and private funds targeted to homeless individuals and families with children, especially the chronically homeless, the HUD formula programs, and any publicly-owned land or property. Please describe, briefly, the jurisdiction's plan for the investment and use of funds directed toward homelessness.*
- 2. Homelessness—In a narrative, describe how the action plan will address the specific objectives of the Strategic Plan and, ultimately, the priority needs identified. Please also identify potential obstacles to completing these action steps.*
- 3. Chronic homelessness—The jurisdiction must describe the specific planned action steps it will take over the next year aimed at eliminating chronic homelessness by 2012. Again, please identify barriers to achieving this.*
- 4. Homelessness Prevention—The jurisdiction must describe its planned action steps over the next year to address the individual and families with children at imminent risk of becoming homeless.*
- 5. Discharge Coordination Policy—Explain planned activities to implement a cohesive, community-wide Discharge Coordination Policy, and how, in the coming year, the community will move toward such a policy.*

Error! Reference source not found. Action Plan Special Needs response:

OBJECTIVE #1:

Prevention: To strengthen and enhance prevention-related programs and services, so as to minimize the number of Cambridge individuals and families who become homeless.

Over the coming year, the City of Cambridge through its Multi-Service Center anticipates placing a mix of homeless and at-risk individual and family households in temporary and permanent housing. In addition, the City expects to provide prevention-related assistance that will enable 225 individuals and 400 families at risk of homelessness to remain in their existing housing.

Expected Resources

- ***Federal Funds***
 - Community Development Block Grant Program
 - FEMA Funds
 - Section 8 Certificates and Vouchers
- ***State Funds***
 - State Payments for Legal Assistance
- ***Local Funds***
 - City of Cambridge Tax Dollars
 - Cambridge Housing Assistance Fund (private donors)
 - Cambridge Fund for Housing (private donors)
 - Families to Families Fund (private donors)

Prevention Strategies

Homelessness/Eviction Prevention: Continue prevention services (e.g., prevention-focused case management; free legal assistance, advocacy, and mediation support to prevent eviction; and targeted financial assistance to address arrearages and prevent eviction or to support transition to alternate, more affordable housing). The City of Cambridge contributes some \$190,000/year in municipal tax dollars towards homelessness prevention, including over \$150,000 for staff who provide emergency case management for at-risk individuals and families and a pro-rated (50%) share of the \$80,000 cost for rent/utilities to operate the Multi-Service Center. In addition, approximately half of a \$170,000 contract with the State Department of Transitional Assistance and \$22,000 in CDBG funding for the City's Housing Assistance Program fund landlord/tenant counseling/mediation and housing search services to prevent family homelessness. (The other 50% of the DTA and CDBG-funded program pays for housing search services for already homeless families.) Approximately half of the staff time funded by another \$40,000 in CDBG money pays for housing search, and related services for at-risk elders and/or persons with disabilities. A \$20,000 CDBG grant plus \$50,000 in municipal grant funding supplement private and State IOLTA funding for legal services to prevent eviction.

A significant portion of the \$100,000-plus in privately raised funds (Cambridge Housing Assistance Fund, Cambridge Fund for Housing the Homeless, Bridge Fund, Family to Family Fund) is annually used to cover emergency payments to landlords to prevent homelessness, supplementing the thousands of dollars in FEMA funds used to prevent eviction and/or loss of heat/utilities for Cambridge households. With continued funding of the State's Residential Assistance for Families in Transition (RAFT) program, Multi-Service Center staff can help low-income families to access up to \$3,000 in flexible funds that can be used to preserve at-risk tenancies or to transition to more stable housing. A privately (grant and foundation) funded Boston-based Prevention Program operated by HomeStart, Inc. makes assistance available to low income Cambridge households at risk of loss of housing.

Discharge Planning: Support advocacy efforts to promote more effective discharge planning by State-administered and/or State-funded mental health, corrections, and protective services agencies; and foster collaboration with local hospitals to enhance the outcomes of discharges of homeless persons from inpatient beds.

Employment Assistance: Maintain and enhance access to employment services (e.g., free assistance at the Cambridge Employment Program and the National Student Partnership office housed at the Multi-Service Center), to prevent the impoverishment that leads to homelessness. Most notably, the Cambridge Employment Program is funded by a combination of over \$120,000 in municipal funding and over \$65,000 in "Residential Opportunities for Self Sufficiency" federal (HUD) grant funding through the Cambridge Housing Authority to provide employment assistance to low-income persons. In addition, a portion of WIA funding administered by Employment Resources Inc. through its contract with the local Career Center pays for employment services offered to at-risk persons.

Housing Assistance: Continue and expand efforts to increase the supply of affordable housing in Cambridge (see other sections of this Plan), sustain efforts to prevent the loss of affordable housing due to "expiring use" provisions, and maximize utilization of Section 8 subsidies to enable tenants to remain in existing housing. Facing a swelling demand for housing subsidies amidst federal policy/funding changes designed to constrain growth in Section 8 program, the Cambridge Housing Authority (CHA) has managed to maintain and gradually expand the number of subsidized tenancies by reducing its payments to landlords whose rents exceed HUD's annually published Fair Market Rents (FMRs). Although the CHA was able to respond to the inflationary rental market that characterized the mid 90s and early 2000s, by authorizing rents of up to 110% of the FMR (and even to 120% of the FMR in exceptional cases, under its Moving to Work waiver), the aforementioned federal policy/funding changes and increasing demand for new Vouchers necessitated a phased-in roll back of "exception rents" to the FMR, which was completed a year or so ago. With the additional help of supplemental grant awards, the CHA has been able to expand the number of vouchers, has made new project-based subsidies available to affordable housing developers, and has entered into contracts with supportive services providers to make sponsor-based subsidies available to house persons whose housing or CORI or credit histories might otherwise preclude access to rental assistance.

OBJECTIVE #2:

Access: To maintain and expand access by homeless persons to programs and services which can meet their basic human needs, so that to the extent that they are willing to accept such assistance, every homeless individual and family has, at a minimum, a safe place to sleep, food, clothing, and necessary health care.

On the night of the most recent (January 30/31, 2007) point-in-time program and street census, the City of Cambridge provided shelter or transitional housing to 33 homeless families and 313 homeless individuals. (Another two homeless persons were in short-term inpatient beds at the Cambridge Hospital.) On that same night, census teams counted 54 unsheltered men and women on the street and in T-stations, cars, parking garages, all-night stores, and in more remote greenspaces on the edges of Cambridge.

The City is in the process of refining its Homeless Management Information System (HMIS) to allow implementation of an unduplicated count of homeless persons served over the course of a year or other specified time period. It is projected that a preliminary count will be available within the next few months, and that enhancements in the de-duplication software implemented by the HMIS subcontractor over the course of the upcoming year will allow for a more accurate count in time for the FY 2008 One Year Action Plan.

Expected Resources

- **Federal Funds**
 - Community Development Block Grant Program
 - Emergency Shelter Grant Program
 - McKinney-Vento Supported Housing Program for various services
 - Federal Funding for Health Care for the Homeless services
 - Federal PACE funding for mental health services for the homeless
 - Federal Mental Health and Substance Abuse Block Grant
- **State Funds**
 - State (and federally matched) Emergency Assistance payments for shelter services
 - State (and federally matched) Medicaid Services
 - State (and federally matched) payments for battered women's shelter services
 - State payments for residential substance abuse treatment services and shelter
- **Local Funds**
 - City of Cambridge Tax Dollars
 - Cambridge Health Alliance funding for family shelter-based health care case management and shelter services for substance abusing homeless persons
 - Foundation, corporate, and donor grants and contributions

Strategies

Shelter Services: A network of five shelters for individual adults (four “dry” shelters and one “wet” shelter for active substance abusers), two family shelters, and one shelter for battered women provide emergency shelter for homeless persons (funded by a combination of approximately \$3 million of State and federally matched resources, as listed above, as well as tens of thousands of privately raised dollars). (The majority of homeless women staying at St. Patrick’s Shelter, located just across the border in Somerville, are picked up at the Cambridge Multi-Service Center and transported by van to the shelter.) ESG grants provided \$57,000 in support of shelter operations and/or renovations.

Food and Meal Programs: A network of ten food pantries (funded with FEMA grants; foundation, corporate, and private grants and donations; and an annual \$96,000 City grant) distribute emergency food in Cambridge; three of these pantries serve significant numbers of homeless persons. Eight Churches or Church-sponsored organizations, one non-profit, and the City’s Council on Aging sponsor daily lunch and supper programs 365 days a year, serving a mix of homeless and low income persons. All homeless families and some homeless individuals access federal Food Stamps and eligible homeless families access WIC coupons. Homeless individuals are assisted by case management staff in obtaining Food Stamps based on income eligibility. All shelters for individuals provide dinner and breakfast for guests funded by a combination of FEMA grants and foundation, corporate, and private donations and grants. All family shelters provide cooking facilities for guests. \$37,500 in CDBG funding helps support an emergency food recovery and distribution program which supplies food to nearly all of the aforementioned pantry, shelter, and meal programs.

Clothing Services: All shelters for individuals receive and distribute clothing for guests. These efforts are supplemented by clothing distribution programs serving guests at five drop-in programs, and a retail second hand clothing store operated as a transitional employment program for homeless persons by CASPAR in neighboring Somerville. A network of other charitable programs collect and distribute donated clothing for both homeless and low income persons.

Health Care and Related Services: Local hospitals and the network of neighborhood health centers affiliated with the Cambridge Hospital (the Cambridge Health Alliance) all accept and enroll patients in the Medicaid (locally known as Mass Health) and Free Care programs. (All homeless families whose shelter services are funded under the Emergency Assistance portion of TANF are automatically eligible for and enrolled in Medicaid; homeless individuals must qualify on the basis of income and age/disability.) In addition, health care is available at shelter-based clinics operated by the federally funded (\$50,000-plus) Health Care for the Homeless program, and for youth and young adults by a mobile van-based health care program sponsored by Bridge Over Troubled Waters and funded by various charitable concerns.

A McKinney Vento grant (approximately \$14,000/year plus a \$22,800/year local match by the Cambridge Health Alliance) helps fund family shelter-based health care case management services for over 60 families every year. The federal Mental Health and

Substance Abuse Block Grant helps fund non-Medicaid-reimbursable detoxification and community-based emergency mental health services (both of which serve a primarily homeless clientele), and a portion of the stabilization services which match one of the McKinney Shelter Plus Care grants. State Public Health and Medicaid programs fund residential and outpatient substance abuse treatment programs, whose clienteles consist largely of homeless persons. (A detox program that largely served homeless persons closed in 2003 due to State budget cuts.)

A \$131,000/year McKinney-Vento grant matched by \$50,000-plus in municipal funding, supports CASPAR's street outreach program serving 200-plus unsheltered substance abusers; a \$49,000/year McKinney-Vento grant matched by more than \$12,000 in other funding adds a TriCity Mental Health clinician to the aforementioned street outreach team. A \$18,600/year McKinney-Vento grant matched by cash contributions and State reimbursement for services to covered clients funds a North Charles relapse prevention program serving 26 homeless men at any point in time. Approximately \$90,000 in federal PACE grants fund shelter-based mental health services operated by TriCity Mental Health.

Low Threshold Drop-In Programs: A network of ten programs offer a site-specific mix of daytime drop-in programming for homeless and/or at-risk persons, drawing funding support from a mix of government and private sources. A \$27,800 ESG grant helps fund a Shelter Inc. drop-in for homeless women. A \$57,800/year McKinney Vento grant, a \$12,000 ESG grant, and tens of thousands of dollars in other matching funds helps support Bread & Jams' drop-in program serving some 50-plus unsheltered and under-served homeless adults each day. A \$35,000/year McKinney Vento grant which is gradually being replaced by an even larger SAMHSA grant, a \$9,000 ESG grant, and tens of thousands of dollars in other matching funds helps support Youth on Fire, Cambridge Cares About AIDS' drop-in program for homeless and runaway youth and young adults. With the help of specially earmarked funding, CASPAR has been able to open its wet shelter during the day to provide more intensive services to medically at-risk chronic substance abusers. On the Rise's street outreach and drop-in program, serving an average caseload of 16-plus unsheltered and under-served homeless women, no longer receives McKinney Vento grant funding, having determined that the collection of data required for compliance with HUD's and Congress's HMIS mandate, even on a voluntary basis, would have posed a potential barrier to access to the disengaged homeless women targeted by the program. Private funding also enables the Salvation Army to operate its drop-in programming for the homeless. CASPAR's Phoenix Center in neighboring Somerville offers Somerville Continuum-sponsored SHP-funded drop-in support and access to daily meetings for men and women in substance abuse recovery. Two "social clubs" funded with a combination of State Department of Mental Health grants and private funding provide drop-in support to persons with histories of mental illness. A Women's Center, with \$10,000 in CDBG support, provides drop-in services for women.

OBJECTIVE #3:

Housing: To maximize the number of homeless individuals/families who, with the help of resources available through the Cambridge Continuum of Care, are able to obtain housing and develop the necessary skills, resources, and self-confidence to sustain that housing and maximize their self-determination.

As noted above, on the night of the most recent (January 30/31, 2007) point-in-time program and street census, the City of Cambridge provided shelter or transitional housing to 33 homeless families and 313 homeless individuals. (Another two homeless persons were in short-term inpatient beds at the Cambridge Hospital.) On that same night, census teams counted 54 unsheltered men and women on the street and in T-stations, cars, parking garages, all-night stores, and in more remote greenspaces on the edges of Cambridge. Most of these unsheltered persons avoid organized programs on all but the harshest winter days, utilizing congregate meal or drop-in programs, where they can obtain clothing, showers, and health care without compromising their anonymity.

Also as noted above, the City is in the process of refining its Homeless Management Information System (HMIS) to allow implementation of an unduplicated count of homeless persons served over the course of a year or other specified time period. It is projected that a preliminary count will be available within the next few months, and that enhancements in the de-duplication software implemented by the HMIS subcontractor over the course of the upcoming year will allow for a more accurate count in time for the FY 2008 One Year Action Plan.

Expected Resources

- **Federal Funds**
 - Community Development Block Grant Program
 - HOME Program
 - Low Income Housing Tax Credits
 - Section 108 Loan Guarantee Program
 - Section 8 Certificates and Vouchers
 - Section 811 Grants to Develop Housing for persons with mental illness
 - Emergency Shelter Grant Program
 - McKinney-Vento Shelter Plus Care
 - McKinney-Vento Supported Housing Program for various services
 - Family and Youth Services Bureau funding for street outreach to youth and young adults
- **State Funds**
 - Housing Innovations Fund (HIF) and Housing Stabilization Fund (HSF)
- **Local Funds**
 - City of Cambridge Tax Dollars
 - Foundation, corporate, and donor grants and contributions

Cambridge Affordable Housing Trust Fund (funded by a combination of tax dollars, “Inclusionary Zoning” payments by housing developers, and “Linkage” fees contributed by commercial property developers)

Strategies

Permanent Supportive Housing: Three Shelter Plus Care (S+C) grants totaling in excess of \$530,000 fund subsidies for 39 individuals with disabilities and 7 families with HIV/AIDS, and leverage at least \$530,000 in supportive services, including intensive case management services for 15 clients of the Mass. Department of Mental Health, case management for 15 clients of Cambridge Cares About AIDS under contract with the Mass. Department of Public Health, case management by Shelter Inc under ESG contract with the City, and case management by Cambridge Cares About AIDS, with the help of federal Ryan White funding.

In addition to the aforementioned S+C units, the Mass. Department of Mental Health funds supportive services for over 160 units of permanent supportive housing for persons with mental illness (approximately 75% of which are occupied by formerly homeless persons, including three CASCAP units on Cambridge Street and five scattered condominiums purchased by the Essex Street Development Corp that were developed with McKinney resources).

Eight ongoing McKinney-Vento SHP grants providing close to \$1.4 million in annual funding help sustain another 98-plus units of permanent supported housing for formerly homeless persons with disabilities, most of whom were chronically homeless.

- Four SHP grants to HomeStart support subsidies and/or services for 66 mostly chronically homeless individuals;
- One SHP grant helped Shelter Inc. develop and maintain nine (9) units of PSH for persons with disabilities transitioning out of homelessness;
- One grant allows Transition House to maintain seven (7) units of PSH for families and individuals with disabilities and histories of domestic violence;
- One grant allows the Cambridge Housing Authority, in partnership with New Communities, to dedicate eight (8) units of public housing to homeless persons with disabilities; and
- One small grant allows the Cambridge Housing Authority, in partnership with CASCAP, to dedicate an additional eight (8) units of public housing to homeless persons with disabilities.

A ninth SHP grant worth \$210,330 will allow the Continuum to add another seven units of PSH for chronically homeless persons.

Cambridge Cares About AIDS uses HOPWA funding to help operate RUAH, a congregate PSH program for seven terminally ill women with HIV/AIDS. The clients have either come from homelessness and/or from a medical institution where they were determined to be unable to maintain their own housing, due to mental and physical deterioration as a result of the disease.

Four PSH projects (two of which are counted among the units operated by the Mass Department of Mental Health, and two of which entail ongoing sponsorship under the SHP program) funded acquisition, construction and/or rehab of the PSH utilized a total of approximately \$900,000 in McKinney-Vento funds and leveraged well over \$1.9 million in federal and State-derived HOME funds, Section 811 funding, and City tax dollars.

Permanent Housing: please see other sections of the Consolidated Plan

Transitional Housing: Homeless persons are served in Cambridge by 13 transitional housing programs. CDBG funding helps pay for staffing for a nine unit women's transitional housing program at the YWCA (\$20,000, supplemented by private funding and a \$42,000 grant from MHSA for staffing and rooms) and for a transitional program for men and women at CASPAR's Emergency Service Center (\$17,800). A 22-unit men's transitional housing program at the YMCA (operated by the City's Multi-Service Center) is funded by a \$78,000 grant from MHSA for staff plus tens of thousands of dollars of grant funding to cover rent for the 22 rooms. A summer program for twelve men and women operated by students from Harvard University is funded by the Phillips Brooks House program at Harvard.

Seven transitional housing programs are all funded, in part by McKinney-Vento SHP grants, as follows: a North Charles Inc. program for five men in recovery (\$24,600/year plus matching funds for supportive services, plus \$18,000 to assist with leasing costs), a CASPAR program for seven women in recovery (\$57,000/year plus matching money for operations and supportive services), a Cambridge Cares About AIDS (CCAA) program for five men with HIV/AIDS (\$27,000/year for leasing plus leveraged money for staffing), a CCAA program for five women with HIV/AIDS (\$31,000/year for leasing plus leveraged money for staffing), a Shelter Inc. program for five women (\$81,000/year plus matching money for supportive services and operations), a Shelter Inc. program for five chronically homeless women (\$17,000/year plus matching money for supportive services plus \$35,000 to assist with the leasing of the units), and a Transition House Transitional Living Program for five families and four women (\$57,000/year SHP grant, plus matching money for supportive services, plus leveraged rental assistance subsidies). The Salvation Army draws upon private funding to operate an in-house transitional housing program for shelter residents who have demonstrated commitment to ending their homelessness, and CASPAR uses State and Federal Substance Abuse Block Grant funds and other resources to operate two recovery-oriented transitional housing programs for newly sober women (in Cambridge) and men (in Somerville).

Case Management and Other Supportive Services: In addition to other supportive services mentioned in the previous section (e.g., street outreach, health-related programming, and drop-in programming), the Cambridge Continuum includes a variety of McKinney-Vento-funded supportive services programs to assist homeless persons address their income, employment, money-management, legal, housing, and other related needs. In each case, HUD SHP funding is matched on a 1:4 basis (at least one dollar of

match for every four dollars of federal funding) by locally fundraised money. Specifically, the Continuum includes

- \$222,000/year in SHP funds (matched in part by approximately \$20,000/year in CDBG funding, plus other privately raised monies) for two HomeStart housing search/case management programs serving approximately 100 persons; a combination of State and privately-fundraised pools of money (Cambridge Housing Assistance Fund, Cambridge Fund for Housing the Homeless, etc.) help homeless individuals cover the up-front cost of obtaining rental housing;
- \$32,000/year in SHP funds for CASCAP's fiduciary (money management / representative payee) program, intensively serving over 44 persons at any point in time;
- \$60,000/year in SHP funds for Shelter Inc.'s specialized legal assistance program, serving an average caseload of 30 persons;
- \$33,000/year in SHP funds for the Community Learning Center's literacy and computer literacy program, serving 18 homeless students at any point in time;
- \$35,000/year in SHP funds for the Hildebrand's stabilization program providing support to families transitioning from homelessness to housing.

As noted, the City's Housing Assistance Program, funded by a \$165,000/year State Department of Transitional Assistance contract and \$25,000 in municipal tax dollars, pays for housing search and related services for homeless families staying in DTA shelters. Approximately half of the staff time funded by another \$40,000 in CDBG money pays for housing search, and related services for homeless elders and/or persons with disabilities. Another \$113,000 in municipal funding pays for case management for homeless and at-risk individuals and families. Another \$90,000 of City tax dollars funds administrative staffing (program management, reception) and occupancy costs associated with the provision of services to homeless persons at the Multi-Service Center (i.e., 50% of the \$180,000 allocated to administrative and occupancy costs, based on the approximate 50/50 split of services between prevention and homelessness response). Approximately 15% of the caseload of the locally funded (\$132,000) Cambridge Employment Program is homeless.

SPECIAL POPULATIONS

The City supports nonprofit and public agencies in their applications for federal and state funds to develop additional housing with appropriate services for low-income persons with special needs. This includes nonprofit applications for commitments from federal programs like Section 811 Supportive Housing for Persons with Disabilities. Cambridge will also consider providing low interest loans and construction loans to fund gaps in the capital costs of developing supportive housing.

Supportive Housing Development Program

In FY2004, in addition to strongly supporting nonprofit agencies in their applications for

federal and state funds to develop additional housing with appropriate services for low-income persons with special needs, Cambridge will target low-interest loans and construction loans to fund gaps in the capital costs of developing supportive housing.

Support for other entities

Cambridge will support other entities in their applications for resources consistent with this goal. For development projects, Cambridge will offer this support after evaluating these entities, with respect to the capacity of the development and management teams, and the financial feasibility of specific projects. The City will offer technical assistance to nonprofit developers in order to help build this capacity.

Leveraging plans and matching requirements

Cambridge intends to continue its work to leverage state, local and private funds to support activities in this area. Funds leveraged tend to be committed on a site-by-site basis, but generally include the Cambridge Affordable Housing Trust, funds provided by Cambridge Banks Housing Associates (a consortium of local banks), local lenders and other sources. Some of these funds have matching requirements. For example, a newly awarded Recaptured HOME grant to develop affordable rental housing for chronically homeless persons will leverage both additional housing development resources and the supportive services to sustain the men and women housed in those units.

Service Delivery and Management

The Cambridge Community Development Department will coordinate service delivery and management associated with this priority area. Cambridge will continue to work with its existing network of nonprofit agencies, and encourage new sponsors, to produce housing for the homeless, in partnership with the Cambridge Housing Authority and the State and Federal Government.

Ending Chronic Homelessness

The specific actions that Cambridge has taken over the past year towards ending chronic homelessness include:

- Over the past year, Continuum providers used a combination of federal, state, municipal, and private resources to sustain a broad spectrum of programming targeting services to the chronically homeless and the not-yet chronically homeless, including clinically-based street outreach, a network of four year-round shelters for individuals (and one seasonal shelter, and one ad-hoc winter emergency shelter), 23 transitional and permanent supported housing programs which serve a mix of chronic and not-yet-chronically homeless disabled individuals; five daytime drop-in programs which serve distinct segments of the sheltered and unsheltered population; daily, mostly faith-based-sponsored lunches and dinners; a Health Care for the Homeless program; a team of clinicians that serve guests at key shelters and drop-ins; a field-based case management program and a low threshold housing resource team that collaborate in assisting homeless and chronically homeless individuals maximize their participation in mainstream benefits and address the barriers to obtaining housing; and a host of other supportive service programs that help clients address the legal, financial, and other barriers to ending their homelessness. These efforts are described in greater detail in the Housing Activity and Supportive Services Charts which appear later in this Narrative.
- With the help of a new SHP grant, the Continuum implemented 7 new units of scattered site "Housing First" type permanent supported housing; we have received conditional approval for another new permanent supported housing program, which will be largely, if not entirely, based in a building newly acquired (with the help of HUD, State, City, and private financing) to address chronic homelessness. The HUD funding to support building acquisition came from an award, in April 2005, of a \$500,000 "HOME Recaptured Funds" grant, awarded pursuant to a 2003 application.
- Cambridge is in the second year of implementing a new HMIS (Homeless Management Information System). The new HMIS provides users with the tools to regularly review their data, which will allow us to maintain "cleaner" data than every before. The new HMIS also allows for import of data from providers using their own data bases to track client services or using the State's free HMIS. Likewise, the new HMIS allows providers funded by the State's Department of Transitional Assistance or Department of Public Health to export data entered into the Cambridge HMIS to the State's HMIS. Plans are under way to conduct the first unduplicated count using the data base sometime in late Spring 2007, and the Continuum is planning on participating in the AHAR covering federal fiscal year 2007. Protocols are still being refined to provide for the integration of encrypted data furnished by provider agencies concerned about protecting the safety/confidentiality of DV victims/clients with HIV/AIDS, and clients receiving

covered services from HIPAA-covered providers.

Obstacles remaining to ending chronic homelessness in Cambridge.

- **Shortage of Housing Subsidies:** “Out of Reach 2006,” a study by the National Low Income Housing Coalition continues to rank Massachusetts as the least affordable state in terms of housing cost. Under conventional assumptions that rent and utility costs should be no more than 30-40% of household income, an individual leasing a studio apartment at Fair Market Rent (\$1,097/month) would have to earn at least \$33,000/year (the equivalent of a full time salary at an hourly wage of \$16.50/hour, and well above the SSDI and SSI payment levels that homeless and chronically homeless persons often depend upon). In the absence of an adequate supply of conventional (Section 8) housing subsidies, McKinney-funded housing subsidies awarded pursuant to SuperNOFA competitions over the past 3-4 years have been a godsend for the 70+ primarily chronically homeless individuals who have used them to gain housing. However, we need many more subsidies to make a larger dent in the nearly 150 un-housed chronically homeless persons counted in the Cambridge Continuum, not to mention the other homeless individuals and families in Cambridge shelters and transitional housing.
- **Competitive Disadvantage:** Chronically homeless individuals typically have poor housing histories, poor credit, criminal histories, and/or insufficient income which combine to make them unattractive tenant prospects to mainstream landlords, especially when there is a steady supply of conventional applicants, as well as groups of college students who can pool their funds to pay higher rents. Over 40 formerly homeless people, including a majority who were chronically homeless, have been able to sustain housing with the help of McKinney-funded Representative Payee services. The assurance of regular monthly payments by the Housing Authority, or, in the case of McKinney-funded leasing assistance combined with the commitment of stabilization services, has been able to counteract the competitive disadvantage faced by chronically homeless individuals. Again, however, the insufficient supply of subsidies and lack of reliable new stabilization resources (from McKinney or other sources) leaves many such persons lacking a realistic prospect of housing.
- **The Open “Front Door”:** With our porous borders and the as-yet imperfect implementation by the State of its protocols to prevent discharges that cause [or quickly lead to] homelessness, the Cambridge Continuum continues to have a wide-open “front door.” Our ability to end chronic homelessness is thus interdependent with the success of similar efforts in nearby communities, and with the success of the State in more effectively transitioning prison inmates, mental hospital inpatients, persons in residential treatment programs, and foster children into the mainstream community. In the meantime, for every shelter bed we empty by placing someone in housing, there is another homeless person to take that housed person’s place. And for every unsheltered person who moves off the street, there are others who enter our Continuum. Despite increasing the supply of permanent supported housing units targeting the chronically homeless,

the numbers of chronically homeless persons counted in the 2007 Census increased; this is probably a direct manifestation of the impact of porous borders and the as-yet-to-be-closed "front door".

Changes in the total number of chronic homeless persons reported in 2004 and 2005.

After two years in which the Census-driven point-in-time estimates of chronic homelessness dropped (from 2004's 193 to 2005's 172 to 2006's 148), the count jumped in 2007 to 210. In retrospect, we believe that the low 2006 estimate was a reflection of a more conservative approach to labeling sheltered homeless persons as "chronic" in the absence of personal knowledge by shelter staff that their clients had been homeless for the requisite period. Sadly, there was such a significant carry-over into 2007, that shelter staff now have personal knowledge that guests have been homeless for the requisite period of time to be categorized as "chronic". The better weather on the night of the 2007 census probably accounts for a small portion of the increase, as more unsheltered persons (who are all presumed to be chronically homeless) were counted. However, the shelter counts, and the percentage of sheltered homeless persons counted as homeless, both increased, as well, suggesting that this was not simply a matter of better weather. As noted in a previous section, we believe that the increase is largely a reflection of the movement of homeless persons across borders and the as-yet-ajar "front door" which continually adds to the number of homeless persons, who, after a year of being on the street or in shelter, join the ranks of the chronically homeless.

Current Chronic Homelessness Strategy.

As described in the following charts, our strategy for ending chronic homelessness is focused on two goals:

- Preventing and minimizing the incidence of homelessness among Cambridge residents with disabilities, each of whom lives in one of three types of housing, each of which requires its own approach to prevention: (a) non-program permanent housing, (b) housing operated in conjunction with systems of care funded or operated by State agencies, (c) housing operated by a Continuum provider.
- Promptly and effectively addressing the needs of disabled persons who are homeless in Cambridge, so as to minimize the time it takes them to successfully transition to permanent housing (independent or supported).

As noted in the prior section, because we cannot (and would not) prevent the arrival of homeless or at-risk persons with disabilities into Cambridge, we continue to have an open "front door," and so cannot unilaterally end chronic homelessness in Cambridge. Ending chronic homelessness in Cambridge would require comparable commitments to preventing and addressing homelessness among persons with disabilities in surrounding communities, as well as more effective implementation of discharge strategies by the systems of care operated under the aegis of the State.

(1) Preventing / minimizing the incidence of homelessness among Cambridge residents with disabilities in non-program permanent housing (including public housing and private subsidized / unsubsidized housing).

The City of Cambridge and its non-profit and faith-based partners bring a multitude of resources to the table in an effort to prevent homelessness.

Homelessness Prevention	Case Mgmt	Rental Assist	Mediation & Legal Aid
<p>Cambridge Multi-Service Center (MSC): The MSC offers a range of prevention-related assistance, including on-site case management, referral for free legal assistance or free/low cost mediation services to help prevent eviction, free access to a phone, and help accessing special funds which can pay rent arrearages to prevent eviction, or help cover the up-front cost of moving (e.g., first / last / security, moving fees) to a new apartment. Funds accessed include the State's new RAFT program (Residential Aid to Families in Transition), the Families to Families Fund, the Cambridge Housing Assistance Fund, the New Lease Fund, the Cambridge Fund for Housing the Homeless, and the Second Step Fund). Access is by self referral or by referral from any "first responder," such as a church, City Hall, or library, or by one of the following:</p> <ul style="list-style-type: none"> • The Cambridge School Department's Family Resource Center refers "doubled up" families at risk of homelessness to the MSC for help. (Although such families are not homeless by HUD standards, the children are deemed homeless and eligible for education-related McKinney assistance by the federal Department of Education.) • The Mass. Department of Transitional Assistance (DTA) refers families seeking Emergency Assistance to the MSC, for State-funded housing search services to low income at risk and homeless families through the Homelessness Assistance Program • The Cambridge Department of Veterans' Services refers veterans whose housing is at risk to the MSC; the DVS can contribute funds to help prevent eviction; • The Council on Aging refers at risk elders and the City's Disabilities Commission refers at-risk persons with disabilities to a CDBG/City-funded case manager, who has office hours at the MSC and the Senior Center; 	✓	✓	by referral
Cambridge Somerville Legal Services (with City funding) and the Community Legal Services & Counseling Center (with CDBG funding) provide legal representation (at mediation, negotiation, or court) for tenants at risk of losing housing in landlord disputes.			✓
Cambridge Dispute Settlement Center and Just a Start's Mediation for Results (both privately funded) offer free or low cost landlord/tenant mediation to help prevent evictions. Mediation for Results also offers casework support to prevent troubled tenancies from becoming eviction cases.			✓
The State-funded Cambridge Department of Veterans Services offers financial and other assistance to eligible wartime veterans and their dependents to help prevent homelessness. The City's Veteran's Agent collaborates with the MSC to obtain matching funds required by State law. Veterans who first seek services from other Continuum providers are routinely also referred to the DVS for specialized assistance.	✓	✓	
The Salvation Army offers small grants to individuals and families to help pay rental arrearages or cover the up-front relocation costs.		✓	
Catholic Charities is an intake point for federal FEMA grants and grants from other sources to individuals or families at risk of eviction due to rent arrearages .		✓	

Homelessness Prevention	Case Mgmt	Rental Assist	Mediation & Legal Aid
The City's Fuel Assistance Program uses LIHEAP, State Fuel Assistance funds, and FEMA funds to help low income households pay utility arrearages and rent arrearages (if heat is included in rent).		✓	
HomeStart primarily uses private foundation funding to operate a Boston-based homelessness prevention program serving the metropolitan area, which includes Cambridge. Advocacy, mediation support, and a flexible (but limited) rental assistance fund help preserve high-risk tenancies of eligible clients who have been referred or self-referred. A contract with the Mass. Department of Corrections (DOC) helps fund an Ex-Offender Re-Entry program, offering case management, housing search and post-placement stabilization support to individuals recently released from DOC institutions. DOC discharge planners refer inmates nearing their release.	✓	✓	
(CDBG funded) CEOC staff and (privately funded) Eviction Free Zone organizers provide advocacy/tenant organizing support for households facing evictions.			✓
Persons with histories of psychiatric hospitalizations for serious mental illness can receive ongoing or emergency case management funded by the Mass. Department of Mental Health . Depending on their housing status, clients receive assistance from a DMH case manager, a CASCAP case manager, the Aggressive Community Treatment (ACT) team in resolving a housing crisis, or in obtaining supported housing, if needed.	✓		
Victims of domestic violence who call a local battered women's hotline (staffed by Transition House in Cambridge, and Respond in neighboring Somerville; the two organizations are negotiating a merger) are assisted in leaving the batterer and finding temporary shelter in another community. "Prevention" in this case doesn't mean assistance in maintaining housing where they are at risk of abuse, or being encouraged to temporarily stay in an abusive situation while they search for alternate permanent housing. Instead, it either means finding a way to remove the abuser or to help the victim leave, even if that renders her temporarily homeless. Once a woman decides to leave her home to escape abuse, the hotline staff connect her into a statewide network of providers that locates an available bed at a domestic violence shelter in a community far enough away from the batterer so that she will be safe from discovery.	✓		
Persons with HIV/AIDS can access prevention services through Cambridge Cares About AIDS , through the Multi-Service Center , or through AIDS Action in Boston,	✓	✓	
Homeless and runaway youth receive assistance from street outreach workers from Bridge Over Troubled Waters (BOTW) and from Starlight Ministries , as well as from staff at Cambridge Cares About AIDS's Youth on Fire drop-in program. BOTW staff can help under-age youth explore options for re-connecting with family (if re-connection would not endanger the youth), or gaining placement in a residential program, either through the State's Department of Social Services, if they are under 18, or through BOTW's transitional housing program, if they are over 18. Youth on Fire, which tends to serve young adults who are resistant to more structured programming offers supportive services while working to encourage and assist its clients in accessing any and all other residential options and services.	✓		

Disabled persons living in public housing are afforded additional services and protections against becoming homeless: each building is assigned a social service coordinator who is responsible for ensuring that residents are linked to mainstream resources. When lease violations (e.g., nonpayment of rent, destructive or disruptive behaviors) jeopardize the tenancy of a public housing resident with a disability, this service coordinator offers her/his

assistance in developing a plan to address the problem, including identifying and linking the tenant with appropriate mainstream providers. If the tenancy remains at risk, the service coordinator makes a referral to legal services for representation in any ensuing eviction case, and, if needed, offers the resident help finding an alternate residential placement with a more intensive mix of services.

(2) Preventing / minimizing the incidence of homelessness among Cambridge residents with disabilities in Cambridge-based housing operated in conjunction with State-supported “systems of care”.

The State of Massachusetts has certified to HUD its commitment to prevent homelessness-causing discharges from its systems of care, including programs operated or funded by the Departments of Mental Health, Mental Retardation, Public Health (substance abuse programs), Corrections, Youth Services (juvenile corrections), Social Services (foster care and domestic violence shelters), and Medical Assistance (nursing homes and rehab hospitals). That commitment is reiterated in the State’s 10 Year Plan to End Chronic Homelessness.

However, as has been discussed at meetings of State officials with staff from local Continua, there is still “slippage” between intention and implementation. Persons leaving prisons and substance abuse treatment programs are still ending up in shelters and on the streets. The State has shown a commitment to address the problem, for example, recently reorganizing the entire State prisons system of discharge planning. (Of course, despite the State’s best efforts, some inmates will simply lie about where they intend to go when they leave prison, and many will “wrap” their sentences to avoid being subject to post-release supervision.) The City of Cambridge is an active participant in statewide meetings, reflecting our Continuum’s commitment to work with the State to ensure that appropriate, available local resources are responsive to support discharge planning efforts. The City of Cambridge solicited and recently accepted an invitation to join a soon-to-be-constituted State advisory committee on discharge planning.

(3) Preventing / minimizing the incidence of homelessness among Cambridge residents with disabilities in housing operated as part of the Continuum of Care (the only “system of care” funded / operated by the City)

As a HUD grantee, the City of Cambridge has certified its commitment to prevent homelessness-causing discharges from its systems of care. The only system of care funded by or through the City is the network of permanent supported housing (PSH) projects, including S+C projects operated as part of the Continuum. The City does not operate or administer any inpatient programs, any correctional facilities, or any child protective services programs. The City’s ability to prevent homelessness-causing discharges, then, stems from our leverage as the grantee for McKinney PSH programs. Our Continuum is in the second year of successful implementation of a written policy on preventing homelessness-causing discharges from such PSH and S+C projects (as described in last year’s SuperNOFA). Under that policy, program sponsors make every effort to avoid

discharging troubled clients, and, if such discharge is unavoidable, commit to assist in finding the discharged person an alternative placement.

(4) Promptly & effectively addressing the needs of disabled Cambridge residents who have become homeless

To address the needs of disabled persons who have become homeless, the Cambridge CoC includes a diverse mix of residential and supportive services programs offering interim support for meeting their basic needs (a safe place to sleep, food, clothing, health and mental health care, addiction services), and remedial support to help them develop the skills, resources, and self-confidence they need to obtain and retain permanent housing.

As described in the Housing Activity Charts elsewhere in this documents, and in the following charts describing our supportive services, the Cambridge Continuum offers a flexible and effective mix of emergency, residential, and supportive services that can address the distinct needs of homeless people with mental, emotional, or substance abuse disabilities, or HIV/AIDS. Recognizing that people become homeless for different reasons, face different obstacles to gaining housing and stability, and bring a unique mix of strengths to their situations, our Continuum has multiple portals of entry and utilizes a range of proven service models.

Our Continuum includes both programs that can expedite the progress of disabled persons who are ready and motivated to overcome the obstacles to housing (e.g., housing placement assistance, fiduciary services, legal services, etc.), as well as services designed to reach out to, encourage, and support disabled persons who are reluctant or unable to seek out the services they need: (a) street outreach targeting unsheltered disabled homeless, (b) field-based case managers and clinicians targeting sheltered persons who lack the wherewithal, initiative, self-confidence, or hope to escape the “shelter shuffle” and (c) drop-in centers that reach out to and engage chronically homeless men, women, and young adults, in order to link them to more substantial housing and service resources.

Outreach to the Unsheltered Homeless

Overview:

- **Street outreach** is primarily conducted by staff from three programs: **First Step Street Outreach** program (including the expansion-grant funded program), **Bridge Over Troubled Waters**, a Boston-based program that spends considerable time reaching out to youth and young adults in Cambridge, and **Starlight Ministries**, a faith-based Boston-based street outreach program that targets chronically homeless adults in Cambridge one day per week, and Cambridge youth and young adults four days/week.
- **Place-based outreach** to the unsheltered homeless, and nurturing linkages with community and Continuum-based resources are the primary roles of programs sponsored by **Bread & Jams**, **On the Rise**, and **Youth on Fire**, each of which operates a low threshold drop-in targeting different segments of the unsheltered population (men, women, young adults, respectively), and each of which has effectively used word of mouth on the street to draw homeless persons to their programs.
- **Traveling Outreach:** **HomeStart’s Field-Based Case Managers** reach out to unsheltered and episodically unsheltered homeless persons at drop-in programs, at the shelters serving the most transient populations, and on the street, where they routinely encounter and assist the clients they first met in those other venues. Although **Tri-City Mental Health’s “Shelter Specialists”** and the medical staff at clinics operated by **Health Care for the Homeless** have a clinical focus, their services at local drop-ins attract unsheltered persons with whom the

<p>Outreach to the Unsheltered Homeless</p>
<p>staff work to nurture the kind of trusting relationship that will facilitate bridge-building between the client and other providers.</p>
<p>The First Step Street Outreach program and First Step Street Outreach Expansion program, funded in part by two SHP grants, operates van- and foot-based outreach seven days a week: weekdays from 8AM until 11PM, and weekends from 11AM until 7PM. The team includes CASPAR staff trained to work with persons actively involved in substance abuse (funded by the original grant), and a Tri-City Mental Health clinician (funded by the “expansion” grant) who targets outreach to unsheltered persons with serious mental illness. Staff cover all known locations frequented by unsheltered homeless persons, including, parks, train stations, ATMs, bridges, subway tunnels, 24 hour convenience stores, etc., as well as meal programs, and daytime drop-in programs.</p> <p>The teams are in radio contact with the Police and routinely respond to calls for help. Depending on the time of day and the needs of the client, outreach staff offer transportation off the street to CASPAR’s wet shelter or to a daytime program in that same building that is staffed to address the needs of intoxicated and medically at-risk homeless persons; to other metro-area shelters with available capacity; to drop-ins; or to the local emergency room, if appropriate. Depending on the needs and willingness of clients to accept help, outreach staff can facilitate access to substance abuse or mental health treatment, and can assist persons with medical needs in getting to the next Health Care for the Homeless clinic.</p> <p>The target population of the First Step Street Outreach program includes both persons who are chronically unsheltered, as well as unsheltered persons who intermittently access shelter services, typically during winter or inclement weather. Unsheltered homeless persons targeted by First Step staff tend to be resistant to staying in shelter or otherwise subjecting themselves to the rules and regulations attendant to program participation. Even after they come to trust the First Step staff, many of these clients remain reluctant to disclose basic information about themselves, even including their legal name. The large majority of First Step’s clientele are the chronic homeless targeted by HUD. Although many of the First Step clients are well-known to the local shelters, emergency rooms, and treatment programs they have episodically accessed over the years, documentation of chronicity is complicated by the transience of these clients (crossing the boundaries of multiple Continua), and the inability to gain client consent to discuss prior homelessness; sadly, verification of the qualifying time sometimes has to wait until First Step staff have seen a client on the street for a full year.</p>
<p>Bridge Over Troubled Water conducts street outreach in Harvard and Central Squares, and staffs a medical van in Harvard Square every night, reaching out to homeless youth and young adults. Bridge can offer young adults 1-2 nights of emergency respite from the street in host homes, operates longer-term transitional housing leading to more independent housing, and maintains a drop-in facility in downtown Boston where young adults can access food, showers, laundry facilities, dental care, clinical services (substance abuse treatment, HIV/AIDS prevention, counseling to address domestic violence, sexual abuse, or other issues), help in re-connecting with family, access to State protective services, help completing their educations, and/or help obtaining employment.</p>
<p>Starlight Ministries conducts van outreach on Thursday evenings in Harvard Square, during which time teams of 5-10 volunteers and staff offer their primarily chronically homeless clientele food, clothing, first aid, counseling, and referral to services. Starlight Ministries’ RYSE (Reaching Youth on the Streets) program brings street outreach staff to Cambridge four afternoons/evening every week, including Saturdays.</p>
<p>Cambridge Cares About AIDS’ Youth on Fire, is a low threshold drop-in program offering homeless youth and young adults a safe space off the street and access to McKinney-funded case management and clinical services, as well the leveraged services of numerous providers. Many of the youth targeted and served by the programs have long histories of homelessness, have serious mental illness, chronic substance abuse, and deep scars from childhood sexual or other trauma. Because HUD’s defines chronic homelessness only for persons age 18 older, some of the clients who would otherwise qualify fall outside that designation. Word of mouth has proven to be Youth on Fire’s most effective means of reaching out to homeless and runaway street youth. YOF’s minimal participation requirements is attractive to young adults who, in many cases, are not willing to conform to the rules imposed by other more structured programs. Although simply affording these youth a safe place off the street for a few hours has intrinsic value, drop-in participation allows program staff and volunteers a chance to reach out and develop a connection that will hopefully lead to more substantial engagement later on.</p>

Outreach to the Unsheltered Homeless

On the Rise (OTR) targets its outreach efforts to chronically homeless women who are disengaged with other systems of care, and who often reject shelter. OTR consults with other programs doing street outreach, like CASPAR's First Step, to ensure that limited outreach resources are targeted where needed, and not duplicated. In addition to more formal outreach, OTR relies on word of mouth on the street to reach its targeted clientele. As indicated by the overwhelming demand for program services, that kind of informal outreach is effective. OTR's Women's Center is known for its warmth and acceptance: women know they can come there for a nap or a shower or a meal, without having to answer any questions or disclose personal information. (OTR does not accept SHP funds, and so is not obligated to collect data for HMIS, which staff believe could create a barrier to reaching a disengaged and often mistrustful clientele.) Although staff are ready to provide more substantial aid – accessing mainstream benefits, finding housing, supporting clients at court dates, replacing lost IDs – they typically let the women's readiness to take the next step determine when and how much assistance to provide.

Bread & Jams' Self-Advocacy Center, funded in part by an SHP grant, depends primarily on word of mouth on the street to attract its daily clientele: largely unsheltered and temporarily sheltered-but-disengaged men (and a small number of women) who come for food, clothing, help finding day employment, voicemail, or just to get off the street. The Center serves as a low-threshold gateway to Continuum services for homeless adults who tend to avoid more mainstream services, many of whom have been living on the street for substantial portions of time, and many of whom have histories of mental illness or substance abuse. On days when Youth on Fire is closed, or during the morning hours before it is open, the Self-Advocacy Center clientele includes a higher percentage of youth and young adults. Staff and a visiting HomeStart field-based case manager and/or visiting staff from the First Step Street Outreach/Expansion team work to engage and build relationships with Center guests, in hopes of facilitating more substantial linkages with mainstream and Continuum services.

HomeStart's Field-Based Case Management (FBCM) program, partially funded by an SHP grant, targets unsheltered and marginally sheltered persons in daily visits to the daytime drop-in programs and overnight shelters that serve the most transient populations. FBCM staff offer both information and referral (I&R) assistance and case management, depending on the needs and receptivity of the client. No-strings-attached I&R assistance provides good faith evidence of the commitment and intentions of FBCM staff, and builds trust with unsheltered clients and otherwise disengaged clients who are typically reluctant to disclose personal information or commit to case management services that might require follow-up. To the extent that a homeless person is interested in applying for and obtaining mainstream benefits, accessing mainstream or Continuum-based services, conducting a housing search, or addressing barriers to housing and stability, FBCM staff can offer the necessary case management support. With the inception of the Key I and Key II permanent supported housing (PSH) programs, the Field-Based Case Management program has become an important link between the street and low threshold permanent scattered site housing.

Health Care for the Homeless operates seven clinics each week at drop-in programs run by the Salvation Army, Shelter Inc., and CASPAR. (Health Care for the Homeless also contributes a nurse to the First Step Street Outreach team for one morning shift each week.) The daytime clinics typically serve a mix of sheltered and unsheltered persons who are attending the drop-in to get off the street. The staff, who also see some of the very same clients at CASPAR's wet shelter, the local detox, the Cambridge Hospital, and the psych Emergency Room, develop a trusting relationship that, over time, can form the basis of a successful referral and a more substantial client connection with the Continuum. Although their clinics are hardly characterized as outreach, their role in building bridges between the unsheltered homeless and other Continuum providers does, in fact, effectively serve the purpose of outreach.

Although by title, the **Shelter Specialists** employed by **Tri-City Mental Health** (funded by the federal Mental Health Block Grant) would appear to be inappropriately listed here as reaching out to the unsheltered, in fact, they are also deployed at two drop in programs (at the Salvation Army and Shelter Inc.) that attract unsheltered and marginally sheltered men and women, and at the Multi-Service Center, where one clinician is available on a walk-in basis. Staff work to build trusting and supportive relationships with participants who have the kind of serious mental illness that often precludes ongoing and successful relationships with mainstream providers, shelter staff, or even other homeless persons. Many of these individuals have had negative experiences with the mental health care system, and are reluctant to acknowledge their disability – even though it might open doors to housing and services – out of fear of having to re-experience the kind of institutional care and loss of personal freedoms that they associate with the system.

Supportive Services: Case Management

Overview:

- **Residence-based case management** is available: (a) to all shelter guests at Shelter Inc., (b) to the more demonstrably motivated shelter guests at the Salvation Army (i.e., guests who are working or taking other appropriate and visible steps to end their homelessness), (c) to all guests at the YWCA and Hildebrand family shelters and Transition House's shelter for domestic violence victims, and (d) to all participants in Cambridge-based transitional and permanent supportive housing programs (see Housing Activity Charts).
- The following agencies/programs provide **non-residence-based case management** to homeless persons: (a) who are unsheltered either most or all of the time, (b) who are staying at shelters which lack the resources to offer case management, (c) who are too transient to develop relationships with residence-based case managers, or (d) who are unable to work with the case managers at the shelters where they are staying:
 - HomeStart's Field-Based Case Management program
 - The Cambridge Multi-Service Center for the Homeless
 - Staff at On the Rise Women's Center
 - Staff at Youth on Fire's drop-in
 - Staff at Bread & Jams
 - Stabilization staff at HomeStart's Housing Resource Team
 - Hildebrand's Family Stabilization Program
 - Health Care for the Homeless' Family Health Care Case Management Program
 - Massachusetts Department of Mental Health Case Managers
 - The Cambridge Veterans' Agent

In addition to previously listed services to unsheltered persons, **HomeStart's Field-Based Case Management (FBCM) program** targets services to under-served or disengaged sheltered homeless persons who lack adequate case management support, either because the shelter where they are staying cannot offer it to them, or because their mental or emotional state has left them unable or unwilling to accept shelter-based assistance. Most shelters are not staffed to offer case management to all their guests, and typically target extended-stay beds and case management assistance to (working) guests who appear to have the most potential for progress.

FBCM staff visit shelters, drop-in programs (e.g., the Salvation Army, Bread & Jams' Self-Advocacy Center, Youth on Fire, Shelter Inc.'s Women's Drop-In), meal programs, and other locations to reach out to homeless persons who need individual support and encouragement in order to get "un-stuck." FBCM staff serve as "walking outreach" for numerous Continuum and mainstream programs, responding to hundreds of requests for information, making appropriate referrals, linking homeless persons with mainstream benefits and services, and providing ongoing case management support that can follow a homeless person from shelter to shelter, including shelters in neighboring communities. In addition to reaching out to persons in need of assistance, FBCM staff accept referrals from other programs unable to provide the necessary help.

In addition to its role in preventing homelessness, the **Cambridge Multi-Service Center for the Homeless (MSC)** offers full case management assistance to homeless elders and persons with disabilities, short term case management assistance for other homeless and at-risk individuals who have no or inadequate access to such help, and program-based case mgmt to clients of the Carey men's transitional housing program. MSC clients are easily referred by case managers to a range of co-located specialized services, including housing search assistance (homeless only), mental health counseling, substance abuse counseling, money management assistance (homeless only), legal assistance (homeless only), help accessing mainstream benefits, and free telephone access. Although ongoing clients are encouraged to schedule appointments with their case manager, staff are available to assist walk-in homeless clients and persons referred by any and all sources.

On the Rise's Women's Center reaches out to chronically homeless unsheltered women, many of whom have undiagnosed or unacknowledged mental illness, and offers them a range of services, beginning with low-threshold access to its Women's Center – where clients can shower, nap, snack, and simply get off the street – to more comprehensive case management and advocacy assistance, when and if the women want it. As staff from OTR build relationships with their clients, they are able to provide more substantial case management assistance, and make more successful referrals – providing the personal support that ensures follow-through on those referrals – to both mainstream and Continuum services that their clients might have previously spurned.

Supportive Services: Case Management

Clinical and non-clinical staff at **Cambridge Cares About AIDS' Youth on Fire** drop-in center offer general and clinical case management to homeless, often unsheltered, youth and young adults, offering them assistance in accessing age-appropriate treatment resources, counseling support, mainstream benefits, educational services, and help finding employment. A proposed partnership with HomeStart on the a new Permanent Supported Housing project proposed in this SuperNOFA will help participants obtain their own housing.

Bread & Jams' (B&J) Self Advocacy Drop-In Center is a low-threshold gateway to Continuum services for persons who tend to avoid more mainstream (i.e., more bureaucratic, professionally staffed) services. The Center typically attracts unsheltered or temporarily sheltered-but-disengaged homeless persons, many of whom have been living on the street for substantial portions of time, and many of whom have histories of mental illness or substance abuse. On mornings before Youth on Fire is open and on days when it is closed entirely, the Self-Advocacy Center clientele includes a higher-than-average proportion of youth and young adults, seeking food, clothing, or a place to crash after a long night on the street. Center case management staff and regularly scheduled "visiting" staff from HomeStart's Field-Based Case Management program and from the First Step Street Outreach team work to engage and build relationships with homeless guests, in hopes of being able to link them with mainstream and Continuum benefits and services, employment, and housing .

In addition to residence-based case management provided in conjunction with permanent supported housing (and Shelter Plus Care), and in addition to the more limited follow-up support that transitional housing programs can provide to graduates who have moved to permanent housing, two programs offer up to six months of intensive **stabilization case management** to homeless clients who have transitioned to permanent housing (longer-term assistance is available to persons whose disabilities necessitate greater support to ensure housing retention):

- **HomeStart's Housing Resource Team** offers short-term stabilization case management services to consenting homeless individuals who are transitioning to their own housing.
- **Hildebrand's Family Stabilization** offers short-term stabilization case management services to consenting homeless families who are transitioning to their own housing.

Population-specific case management is available to targeted segments of the homeless population:

- **Mass. Department of Mental Health (DMH)** case managers provide case management to consenting, previously hospitalized persons with serious mental illness, who may be unsheltered, living in a shelter, or living in a more stable (Continuum-based or specialized) transitional housing program.
- **Cambridge Cares About AIDS** and **AIDS Action** (Boston) offer case mgmt to homeless persons with HIV/AIDS
- The **Cambridge Veterans' Agent** provides case management to homeless Veterans seeking help accessing mainstream or veteran's benefits, and lacking other source of case management. The Veterans' Agent often refers homeless veterans to the New England Shelter for Homeless Veterans or the Veterans' Benefits Clearinghouse (both in Boston), for more extensive specialized help in accessing the resources they need.
- **Health Care for the Homeless** staff provides **family health care case management** to parents staying at the family shelter and to families and individuals staying at Transition House's domestic violence shelter.

Supportive Services: Life Skills

Training in life skills (e.g., managing an apartment, maintaining good relations with neighbors and the landlord, coping with stress, budgeting and money management, anger and conflict management, shopping on a budget, eating for good nutrition, developing and sustaining healthy relationships, parenting successfully, living with HIV/AIDS, getting and keeping a job, etc.) is an integral component of services offered in all **family shelters**, and all **transitional housing** and **permanent supported housing** programs (see Housing Activities Chart).

Life skills training is also an integral part of the services offered (i) by **Shelter Inc.** and **Transition House** for their shelter guests; (ii) by the **Salvation Army** for homeless persons in their extended-stay shelter beds; (iii) by **HomeStart's Housing Resource Team** (for newly housed individuals receiving stabilization support); (iv) by **CASCAP's Fiduciary Services Program** (offering training and support in budgeting and money management); (v) by **Hildebrand's Family Stabilization Program** (for newly housed families receiving post placement stabilization

Supportive Services: Life Skills

services); (vi) by staff at **Youth on Fire** drop-in center for homeless youth and young adults; and (vii) by **Health Care for the Homeless's Family Health Care Case Management Program** (offering parenting skills training to family and domestic violence shelter residents).

The **mainstream and Continuum-based employment programs** offering job search support and support for job retention are described in the Employment Assistance table in this section.

North Charles' Relapse Prevention Program (listed in the chart on substance abuse services) is essentially a life skills program, in that learning to sustain a sober lifestyle is an essential life skill for person in recovery.

Supportive Services: Alcohol and Drug Abuse Treatment

In addition to numerous AA, NA, Alanon, and other **peer-run meetings supporting abstinence** that are open to all persons in recovery, Cambridge houses a mix of treatment services for homeless and non-homeless persons alike, sponsored by **CASPAR** (outpatient services), **North Charles Institute for the Addictions (NCIA)** (outpatient services), the **Cambridge Health Alliance (CHA)** (detox and outpatient services), and the **Mt Auburn Prevention and Recovery Center** (outpatient services). Depending on the nature of the service, the provider's authorization to participate in public insurance programs, and the level of State funding in a given year, the cost of treatment to indigent persons may be covered by Medicaid or the State's Public Health Department. (Recent cuts in public health coverage and the ensuing loss of treatment beds have reduced mainstream access to treatment services, extending the wait for detox and for the short-term residential programs that detox patients transition to in order to support early recovery. At the same time, **new treatment slots reserved for chronically homeless substance abusers** have improved access to services for this population, as long as referral sources can adequately document the qualifying homelessness.)

In addition to these mainstream programs, there are **homeless-specific** residential and treatment programs :

- **CASPAR** operates the **Emergency Service Center**, a "wet shelter" serving homeless persons actively drinking or drugging; the **Access** program, a pre-transitional program for men and women in the first weeks of substance abuse recovery; **Womanplace**, a transitional housing program that reserves most of its beds for homeless women in early substance abuse recovery; and **GROW House**, an SHP-funded transitional housing program that serves homeless women in more advanced substance abuse recovery. In neighboring Somerville, CASPAR's **Phoenix Center** provides homeless persons with daytime treatment and drop-in support for sobriety. CASPAR's **First Step Street Outreach** program, which targets much of its outreach service to unsheltered persons with active substance abuse problems, has already been discussed as an "outreach service."
- **North Charles Inc.** operates the **Bridge** program, a transitional housing program for homeless men in substance abuse recovery who need a residential program with a clinical emphasis, and the **"Relapse Prevention Program"** targeting easy-to-access outpatient treatment services to recovering residents of the Carey and Bridge Men's Transitional Housing program, as well as to other low income homeless persons with treatment needs.
- By necessity, **Cambridge Cares About AIDS'** two **transitional housing** programs (one for men and one for women) and **SRO/S+C** program for persons with HIV/AIDS, provide a focus on substance abuse recovery, since nearly 100% of program clients have a history of addiction.

Supportive Services: Mental Health Treatment

Mental health services are available from a variety of sources, some of which are reserved for homeless persons, and some of which are open to any resident in need:

- **Tri-City Mental Health Shelter Specialists** (funded through Mental Health/Substance Abuse block grants) offer assistance at the Salvation Army shelter, St. Patrick's shelter (in Somerville), Shelter Inc.' Women's Drop-In, the Harvard Square shelter, and the Multi-Service Center for the Homeless.
- The **Tri-City Mental Health Specialist**, funded by the First Step Street Outreach Expansion SHP grant, serves

Supportive Services: Mental Health Treatment

homeless persons with serious mental illness on the street, at the CASPAR wet shelter, at Bread & Jams' Self Advocacy Center, and in other more informal locations

- A **Youth on Fire** staff clinician, partially funded by an SHP grant, offers group and individual counseling, crisis counseling, and more informal mental health services to homeless youth and young adults.
- The **Cambridge Guidance Center** offers on-site mental health services to YWCA family shelter guests
- **On the Rise** provides access to on-staff mental health services for homeless women with undiagnosed or unacknowledged mental illness, and women unwilling to accept DMH or mainstream services.
- A **Community Treatment Team** and an **Aggressive Community Treatment (ACT) Team**, funded by the **Mass. Department of Mental Health**, and activated by referrals from the aforementioned clinicians, serve homeless (and non-homeless) persons who are resistant to traditional outpatient services;
- The **Outpatient Unit of the Psychiatry Department** of the Cambridge and Somerville Hospitals serves homeless and non-homeless persons with psych emergencies and more ongoing needs.
- **DMH case managers** serve active clients of the Mass. Department of Mental Health
- Eligible veterans can receive free mental health services in neighboring Boston at the **VA-funded mental health center** (in Jamaica Plain) or at the **New England Shelter for Homeless Veterans**
- The **Community Legal Services and Counseling Center** offers free mental health services to homeless and non-homeless persons

Supportive Services: HIV/AIDS Services

In the Cambridge Continuum, HIV/AIDS-specific services are coordinated by **Cambridge Cares About AIDS**, which operates separate transitional housing programs for men with HIV/AIDS and women with HIV/AIDS; coordinates supportive services for separate S+C programs for men with HIV/AIDS and for families with HIV/AIDS; operates a "drop-in spot" where homeless and non-homeless men and women with HIV/AIDS can socialize and seek services; sponsors a low threshold transitional housing program under a HOPWA SPNS (Special Project of National Significance) grant; and provides clinical services (mental health and substance abuse counseling) for homeless and non-homeless persons with HIV/AIDS.

Cambridge Cares is closely affiliated with and leverages services from a number of Boston-based AIDS-focused providers, including **AIDS Action** (whose numerous services include case management and emergency funding to address housing crises), **the AIDS Housing Corporation** (which develops permanent supported housing), **Justice Resource Institute** (which manages several PSH programs), **JRI Health** (which operates the Sidney Borum clinic providing specialized health services for people with or at high risk of HIV/AIDS), **Community Servings** (which delivers prepared meals to participants in many Cambridge and Boston-based residential programs), and the **Fenway Health Center** (which is a center of AIDS-specific health services). Many Cambridge residents with HIV/AIDS (homeless and non-homeless) receive health-related services (and specialized food pantry services) from the **Zinberg Clinic** of the Cambridge Health Alliance.

Supportive Services: Education

Persons homeless in Cambridge can access educational assessment and counseling; and ESL, GED, literacy, math, and basic computer classes on a drop-in or enrollment basis through the **Community Learning Center's (CLC) Project LIFT**, funded in part by an SHP grant. Traditionally, adult education classes require participants to enroll on a semester basis, and to maintain high attendance throughout the term. Recognizing the many pressures facing homeless persons (housing search, shelter meetings, job search, etc.) and recognizing the challenges that many homeless persons face in making and following through on commitments, Project LIFT operates on an open entry / open exit basis, allowing homeless persons to enroll throughout the academic year, and to attend on a drop-in basis, rather than as enrolled students. For homeless clients who can make a more substantial commitment (e.g., transitional housing program residents), the CLC reserves a few slots in its mainstream classes.

Supportive Services: Education

Several mainstream community-based agencies offer free or low cost open access or instruction in their computer labs (on a drop-in or pre-registered basis; no referral required), including **Cambridge Community Television**, the **YMCA** (for building residents, which include several transitional housing programs and S+C programs, and for residents of the nearby YWCA, which includes a family shelter and two transitional housing programs), the **Central Square Branch of the Cambridge Public Library** (near the Multi-Service Center, Shelter Inc, and other programs), and the **Margaret Fuller House** (for residents of the surrounding neighborhood, which includes Shelter Inc. and the Hildebrand Family Shelter). For the past two years, students from MIT have operated the **FACT program**, offering homeless and non-homeless persons the chance to receive one-on-one instruction in computing for a series of Saturdays, after which participants get to take "home" a computer.

Solutions at Work, a homeless-run small business, and the **Homeless Empowerment Project**, publisher of the Spare Change Street Newspaper (providing homeless persons an opportunity to earn money writing articles for or selling the paper) jointly operate a computer center where homeless persons can receive individualized instruction.

Several programs offer (homeless and non-homeless persons) assistance accessing scholarships and information:

- The **Cambridge Employment Program**, the WIA-funded **Career Source**, and the Boston-based **Higher Education Information Center** provide free help in identifying scholarship resources for higher education.
- Through its State-funded "**Community Career Links**" program, **North Charles, Inc.** helps persons with diagnosed psychiatric disabilities access funding support for higher education as part of a vocational plan. North Charles staff can also help Social Security recipients access **Ticket to Work** funding for training.
- The **Cambridge Department of Veterans Services** can help eligible veterans access federal Veterans Administration funding for higher education and job training.
- The **Massachusetts Rehabilitation Commission (MRC)** can help eligible disabled persons access federal (Section 508) funding for education and training.

Supportive Services: Employment Assistance

Homeless persons in Cambridge can access employment assistance from one of three kinds of programs: (a) programs targeting employment services to the homeless, (b) programs targeting employment services to the mainstream, and (c) programs targeting specialized employment assistance to persons with disabilities

The only Cambridge-based program specifically funded to target employment services to the homeless is the **Spare Change News** (a Cambridge-based newspaper published by the Homeless Empowerment Project, and sold on commission by street vendors); however, there are a number of other programs in the metropolitan area that target services to homeless persons, and that Cambridge clients can easily access by public transit, including:

- **CASPAR's GEAR program** (Somerville) uses SHP funding to offers a range of transitional employment opportunities for homeless persons in substance abuse recovery
- **Community Work Services** (Boston) use SHP and other funding to provide supportive and transitional employment services to homeless persons with a range of barriers to obtaining and maintaining work.
- **Impact** (Boston) uses SHP funding to provide career counseling and job search assistance to work-ready homeless persons.

Homeless persons can access generalized employment assistance from Cambridge-based programs including:

- **Career Source**, a WIA-funded One Stop, offers a range of services for the more independent job seeker, including workshops, self-paced computer tutorials, computers and phones for job search, and job fairs. Under specialized State contracts, Career Source provides more extensive individualized services to special populations: dislocated workers, recipients of Unemployment Insurance, heads of households transitioning from TAFDC to employment and seeking help with next-step career development or job retention, etc. Career Source has a very limited number of vouchers for persons categorically eligible for job training. Continuum providers have found that Career Source is best utilized as a secondary resource for homeless job seekers; that is, it is best to refer the client for individualized assistance at one of the other listed programs, and then, when and if the client is ready for more independent job

Supportive Services: Employment Assistance

search, to refer him/her to Career Source.

- The **Cambridge Employment Program (CEP)**, funded by a City/Housing Authority partnership, provides career counseling and job search assistance to work-ready Cambridge residents. Homeless persons are 10-15% of the clientele.
- Volunteers with the **Cambridge Student Partnership** provide individualized job search assistance. Because of its location at the Multi-Service Center for the Homeless, a large portion of the CSP clientele is homeless.

Several programs target (homeless and non-homeless) persons with disability-related barriers to employment:

- The **Massachusetts Rehabilitation Commission (MRC)** offers federally funded (Section 508) vocational rehabilitation services. Subject to the availability of funding (sometimes entailing a wait of 6-10 months), MRC counselors can assist clients in developing and implementing a vocational rehabilitation plan, including education, training, supported employment, reasonable accommodation in the workplace, etc.
- **North Charles' Community Career Links program**, funded by the State's Department of Mental Health, can help homeless persons with diagnosed psychiatric disabilities access a range of employment services, including supported and transitional employment, vocational training, and job search assistance.
- **North Charles' Partnership for Employment program** offers somewhat less intensive services, including employment readiness services, and job retention support, for a more moderately disabled clientele that is either homeless or that lives in subsidized housing.

The **Cambridge Department of Veterans Services** helps eligible wartime veterans (homeless and non-homeless) access government funded job training and vocational rehabilitation benefits.

Supportive Services: Transportation

Cambridge is well served by public transit operated by the **Metropolitan Boston Transportation Authority (MBTA)**: a network of buses and two subway lines provide access to housing, municipal services, shopping, health centers, and recreational destinations. Elders and persons with disabilities can obtain a **special MBTA identification card** reducing their cost per ride to 25 cents. Persons with documented disabilities that limit or preclude the use of public transportation can use **The Ride**, an MBTA para-transit service which provides door-to-door access. The City contracts with **SCM**, a private non-profit accessible van transportation service for use by elderly and disabled Cambridge residents in getting to medical and other important appointments.

Case management staff from any Continuum transitional housing or PSH programs, from HomeStart's Field-Based Case Management program, from the Cambridge Student Partnership office, and from the City's Commission for Persons with Disabilities can all assist disabled homeless persons in applying for a discounted MBTA transit pass, or in completing the applications to use The Ride or SCM.

There is no special discount transportation program available to low income or homeless persons who lack a qualifying disability. One of the most significant challenges faced by homeless persons searching for employment or housing, or attempting to travel to health or social service providers that are beyond walking distance is paying for their transportation. To address this gap, shelters and transitional housing programs and sponsors of drop-in programs periodically receive donations which allow them to purchase **tokens** for their guests. However, such access is erratic. HomeStart's Field Based Case Management program oversees a small **"Missing Link" Fund**, which provides tokens to residence-based programs for use by their clients. The Multi-Service Center manages a small loan fund which can also offer homeless clients funds for a transit pass.

The Cambridge Continuum offers two specialized transportation services:

- **CASPAR's First Step Street Outreach** program can transport unsheltered homeless persons to a shelter or a daytime drop-in program where they can receive assistance (if they cannot safely get there on their own), or to the Cambridge Hospital's Psych ER, where they can be evaluated for admission to a detox or inpatient unit. The First Step van can also provide transportation to a detox, if a bed has been reserved.

- **St. Patrick's women's shelter** provides van transportation from the Multi-Service Center in Central Square to its shelter in neighboring Somerville. Access to the shelter is based on space availability; if there are more women than beds, a lottery determines access to beds.

Supportive Services: Housing Search Assistance and Related Services

The following programs offer **Housing Search Assistance** targeted to specific homeless sub-populations:

- Homeless families staying at the Hildebrand or YWCA family shelters receive housing search help from **Housing Assistance Program (HAP)** staff at the **Multi-Service Center for the Homeless**.
- Guests at the **Transition House**, the local domestic violence shelter, receive in-house housing search help.
- Homeless persons with serious mental illness whose services are funded by the Massachusetts Department of Mental Health receive housing search (and post placement stabilization services) from CASCAP's Intensive Housing Support Program (IHSP).
- Veterans seeking specialized housing search assistance, including help accessing specialized Veterans Housing, can work with the City's **Department of Veteran Services** or the Boston-based **Veterans Benefit Clearinghouse** or **New England Shelter for Homeless Veterans** (in Boston).
- A designated staff person at the **Cambridge Multi-Service Center for the Homeless** (who also maintains office hours at the City's Senior Center) provides housing search assistance (and related case management support) to homeless (and at-risk) elders and persons with disabilities.

Two SHP-funded programs provide the large majority Housing Search Assistance to homeless individuals:

(a) **HomeStart's Housing Placement Services** program serves clients who can conduct a relatively self-directed housing search and/or who have other case management support from their shelter or transitional housing program; and (b) **HomeStart's Housing Resource Team (HRT)** serves homeless individuals (and a few families or individuals reuniting with family) who need more extensive assistance finding housing, representing themselves in conversations with landlords, completing housing/subsidy applications, etc. To the extent that an HRT client has other needs which must be addressed in order to ensure a successful housing search (e.g., outstanding legal or credit problems, unresolved substance abuse or mental health problems, lack of adequate income, etc.), they are referred for concurrent assistance from **HomeStart's Field-Based Case Management** program. **Note:** HRT staff have also historically also provided much of the post-placement stabilization support that homeless clients needed; however, with a higher percentage of placements going into permanent supported housing programs that can provide their own stabilization, the Cambridge Continuum has decided to discontinue HomeStart's Housing Placement program, and to focus more of the HRT staff's time on housing search assistance, ensuring no loss of Continuum housing search capacity.

Three programs offering drop-in programming and case management support to disengaged homeless persons – **On the Rise** (women), **Bread & Jams** (adults), and **Youth on Fire** (youth and young adults) – provide help with finding housing in the more informal market: shared apartments, roommate situations, etc.

Various sources of grant and loan funding are available to assist clients with the often daunting **move-in costs associated with a transition to permanent housing**. Access to all these funds is by referral from a residential case manager or housing search staff; and fund access may be contingent on the client's demonstrated preparedness to share the cost of moving, including the accrual of savings during homelessness.

- Multi-Service Center staff can help families and individuals transitioning out of homeless and into housing access special funds (the **Families to Families Fund**, the **Cambridge Housing Assistance Fund (CHAF)**, the **New Lease Fund**, the **Cambridge Fund for Housing the Homeless**, and the **Second Step Fund**) which can help cover the up-front cost of relocation to a new apartment (e.g., last month's rent, security deposit, realtor's fees, moving fees). The CHAF is jointly managed with HomeStart.
- A privately fundraised fund managed by **HomeStart** provides short-term limited rental subsidy, and limited assistance with up-front costs of moving.

The **Massachusetts Coalition for the Homeless** operates a warehouse just north of Boston and Cambridge where homeless individuals and families moving from shelter or transitional housing to permanent housing can obtain **free furniture and home furnishings**. Clients must provide their own transportation and movers. **Solutions at Work**, a

Supportive Services: Housing Search Assistance and Related Services

homeless-run Cambridge small business, provides below-market-rate moving assistance to homeless persons or their sponsoring agencies.

Supportive Services: Legal Assistance

Mainstream Legal Services targeting specific assistance (e.g., assistance appealing benefits denials, assistance challenging evictions or denial of housing, assistance obtaining restraining orders, etc.) to very low income persons, persons with disabilities, domestic violence victims, and other categorically eligible populations are offered by Cambridge & Somerville Legal Services (CASLS), Cambridge Legal Services and Counseling Center (CLSCC), and the student-run Harvard Legal Aid Bureau. City funding enables CASLS to serve persons whose incomes are above the poverty level. Specialized assistance addressing housing or other forms of discrimination is available from the Cambridge Human Rights Commission.

Specialized Legal Services for Homeless Persons is available through Shelter Inc.'s SHP-funded Community Legal Assistance Project (CLASP). CLASP provides "gap-filling" services available on a drop-in basis (which is more accessible than mainstream services requiring appointments) and addressing problems not ordinarily addressed by mainstream publicly-funded legal services programs, including child custody, child support, and other issues related to divorce or separation; credit problems; criminal issues, including issues related to the accuracy of criminal offender records (CORIs); issues involving the Internal Revenue Service; immigration issues; and outstanding disputes with former employers or landlords ... any of which might stand in the way of gaining employment or permanent housing. Clinics are scheduled at different sites throughout Cambridge during daytime, evening, and weekend hours.

Supportive Services: Fiduciary Services

Assistance with money management and budgeting is provided by case management staff at the two family shelters and at most of the transitional housing and permanent supported housing programs in the Continuum. More extensive assistance in addressing credit and debt problems, in implementing a budget, and in opening a bank account despite poor credit is available to homeless persons from **CASCAP's Fiduciary Services** program, which receives SHP funding. CASCAP's program is one of two sources of Representative Payee services for homeless persons with serious enough impairments to warrant a Social Security Administration determination that they are incapable of managing their benefits. The other program is **HomeStart's Key I** program which offers that assistance to disabled homeless persons who have been placed with the help of SHP-funded leasing assistance. CASCAP's Fiduciary Services program and the **Cambridge Student Partnership** are the primary providers of income tax-filing assistance for homeless persons in Cambridge. Additional tax-filing assistance is available from **VITA**-sponsored programs at a City Library, a local food pantry, and an East Cambridge community center.

Clearly, the prospect of gradually progressing from shelter to transitional housing to permanent housing has not been an adequate incentive to seek help for many of the disengaged and service-resistant chronically homeless persons. The permanent supported housing (PSH) projects implement in 2004 (HomeStart's Key I & II programs), in 2005 (HomeStart's Open Door program), in 2006 (HomeStart's Fast Track program), and conditionally approved and ready-for-implementation in 2007 (Shelter Inc.'s Cambridge Homeless to Housing) augments our "toolkit" with an attractive combination of targeted housing subsidies and services that allow a much more rapid transition from chronic homelessness to low threshold permanent housing.

These services and hundreds of thousands of dollars in leveraged mainstream resources have enabled us to successfully transition hundreds of persons from chronic homelessness to housing over the past three years.

Our strategy and the approaches that underlie it work. The success of our 10 Year Plan – and of the 10 Year Plans formulated by the State and local Continua – will be based upon the effectiveness of the State’s efforts, in partnership with Cambridge and other cities and towns, to implement discharge plans that neither directly nor indirectly result in homelessness, and upon our collective ability to leverage the kinds of resources needed to scale our housing and service delivery efforts to a magnitude that is adequate to end the homelessness of disabled persons already on Cambridge streets and in Cambridge shelters – and homeless persons on the streets or in the shelters of communities within traveling distance to Cambridge.

Coordination Between the Ten -Year Plan and Continuum of Care Planning Strategies:

As noted elsewhere in this Narrative, in 2005, the City of Cambridge developed a 10 Year Plan for ending homelessness and, in particular, chronic homelessness. Chaired by the Mayor and staffed by senior officials of the Department of Human Services Programs (the lead agency of the Continuum of Care) and the City’s Community Development Department (the coordinating agency for the City’s Consolidated Plan), the 10 Year Plan Committee included both members of the Continuum’s Homeless Services Planning Committee (HSPC), as well as representatives from the business, housing, and faith communities who are unavailable for ongoing monthly meetings, but who could be brought to the table for a shorter-term, higher-level strategic planning effort.

The 10 Year Plan Committee was careful to avoid duplicating or overlapping with the work of the HSPC. Members of the 10 Year Plan Committee expressed support for the ongoing planning work of the HSPC, and clarified that rather than covering the same ground as the HSPC, they would focus on the “big picture,” that is, would look beyond the matrix of existing resources that constrain ongoing planning efforts, and assess the resources needed to truly address homelessness and chronic homelessness, and then devise a plan to leverage and mobilize those necessary resources. The 10 Year Plan Committee’s recommendations were adopted by the Cambridge City Council (5/23/05).

In fact, one of the recommendations of the Plan (affirmed by the Mayor, in his role as Chair of the 10 Year Plan Committee, and endorsed by the City Council) was to “continue to support the Cambridge Continuum of Care planning process, which has resulted in the development, operation, and coordination of the broad range of programs that work to prevent and address homelessness in Cambridge. Under the leadership of the City’s Department of Human Service Programs (DHSP), the Continuum of Care planning process has ensured that a multiplicity of public and private resources has been brought to bear on the problem of homelessness, and that those resources have been used as effectively as possible to address ongoing needs. The Continuum’s planning process has effectively prevented wasteful duplication of effort, and has ensured an exemplary level of cooperation among providers. The Continuum’s ongoing planning efforts, as reflected

in the City's most recent application to HUD for McKinney funding, are entirely consistent with the work and recommendations of the Ten-Year Plan Committee, and should continue to receive the leadership and support of DHSP staff.”

Of course, the success of the 10 Year Plan is dependent upon many factors beyond the control of the City of Cambridge and the Cambridge Continuum. To the extent that State and federal resources are not available to support the development and subsidized operation of affordable housing, and to the extent that resources are not reliably present to maintain the considerable stabilization services needed to sustain chronically homeless persons in housing, to the extent that regional homelessness continues as a primary determinant of the magnitude of homelessness in Cambridge and other cities with "porous borders", and to the extent that the "front door" of homelessness remains open and significant percentages of persons being discharged from systems of care either directly or indirectly end up on the streets or in shelters, it is impossible to meaningfully speak about ending homelessness or chronic homelessness in a single city like Cambridge.

Discharge Policy

The State of Massachusetts, which funds and operates or contracts for residential mental health care, foster care, inpatient health care, and correctional services has developed and implemented protocols addressing discharges from each of those systems of care. Staff from the Cambridge DHSP has applied and been accepted to participate on an advisory board being constituted by the State relative to homelessness prevention and the implementation of the discharge protocols. The City and other Continuum providers are represented on statewide committees sponsored by the Mass. Housing and Shelter Alliance addressing the connection between homelessness and discharges from the various State-funded systems of care.

The only system of care funded by or through the City of Cambridge is the network of PSH projects funded by the Continuum. The City is in the second year of successful implementation of policies and procedures to prevent homelessness-causing discharges from that system of care, as described in the SuperNOFA applications submitted in 2003 and 2004. In addition, Continuum providers and the Cambridge Health Alliance, the primary provider of emergency short-term inpatient health and mental health care for homeless persons, have worked out a protocol for preventing discharges to the street, subject to the consent of the homeless person being discharged.

Future Goals and Action Steps (over the next 18 months) to End Chronic Homelessness:

Goal	Action Steps	Responsible Party	Target Date
1. Maintain operation of essential programs and services, including outreach, shelter, transitional housing, permanent supported housing, case management, and key supportive services	Continue to provide planning, grants management, HMIS coordination, and as possible, funding support to the mix of Continuum agencies and programs Continue to fund and operate the Multi-Service Center for the Homeless	Cambridge Department of Human Service Programs (DHSP)	ongoing
2. Expand the capacity of the Continuum to successfully transition chronically homeless persons to housing.	Implement 7 newly funded units of PSH	Shelter Inc.	begin leasing & services by 7/1/07 full utilization: 8/31/07
3. More accurately track prevalence of chronic (and other) homelessness, and Cambridge CoC's progress in addressing chronic (and other) homelessness	Continue implementation of HMIS	Cambridge DHSP	ongoing First unduplicated count using new HMIS - late Spring 2007 AHAR participation Fall 2007
4. Enhance Continuum effectiveness in linking homeless clients to mainstream benefits and programs	Conduct new provider staff trainings on mainstream benefits tracking, eligibility assessment, and client enrollment, using revised resource materials, HMIS, the DTA's Virtual Gateway, and www.CambridgeSomervilleResourceGuide.org .	Cambridge DHSP	ongoing implement new HUD e-logic model 5/1/07-ongoing
5. Implement Annual Census in last week of January 2008	Plan updated routes and logistics Conduct Census	Cambridge DHSP	Planning: 12/1/07-1/15/08 Census: 1/23-1/31/08

The following projects were funded through the 2006 SuperNOFA for implementation beginning 2007. Project start dates vary from January 1, 2006 through December 1, 2006, and are determined by the existing grant cycle.

Agency Sponsor and Project Name	Amount	Description
Shelter, Inc.: Cambridge Homeless to Housing Permanent Supported Housing program NEW	210,330	Funding for housing subsidies for 7 chronically homeless persons with disabilities
HomeStart, Inc.: Key I Permanent Supported Housing program	448,025	Funding for housing subsidies and services for 24 homeless persons with disabilities
HomeStart, Inc.: Key I Permanent Supported Housing program	275,751	Funding for housing subsidies and services for 14 homeless persons with disabilities
Transition House: Permanent Supported Housing program	165,200	Funding for housing subsidies and services for 7 homeless households (2 single adults, 5 families) with disabilities and a history of domestic violence
Shelter, Inc.: McKay House	34,999	Funding for housing subsidies and services for 9 homeless persons with disabilities
Cambridge Housing Authority: St. Paul's Residence	9,916	Funding for services for 8 formerly homeless persons with disabilities living at 34 Mt. Auburn St.

Agency Sponsor and Project Name	Amount	Description
New Communities: 116 Norfolk St. PSH	17,724	Funding for services for 8 formerly homeless persons with disabilities living at 116 Norfolk St.
Transition House, Inc.: Transitional Living Program	57,750	Transitional Housing for 5 families and 4 single women whose homelessness is related to domestic violence
North Charles, Inc. Bridge Transitional Housing Program	44,759	Funding for transitional housing and services for 5 homeless men in substance abuse recovery
Cambridge Cares About AIDS, Inc.: Transitional Housing for Men with HIV/AIDS	27,884	Funding for transitional housing for 5 homeless men with HIV/AIDS
Cambridge Cares About AIDS, Inc.: Transitional Housing for Women with HIV/AIDS	31,304	Funding for transitional housing for 5 homeless women with HIV/AIDS (including up to one woman with child)
Shelter, Inc.: Midpoint Transitional Housing Program	55,141	Funding for transitional housing and services for 5 chronically homeless women with disabilities
CASPAR, Inc.: GROW House Transitional Housing Program	58,530	Funding to serve 7 transitionally housed homeless women in substance abuse recovery
Shelter, Inc.: Common Ground Transitional Housing Program	81,763	Funding to serve 5 transitionally housed homeless women with disabilities
CASPAR, Inc.: First Step Street Outreach Program	137,815	Funding for street outreach services, and follow-up case management to support transitions off the street
Tri-City Mental Health Center.: First Step Street Outreach Program Expansion	51,042	Funding for clinically trained mental health street outreach staff
HomeStart, Inc.: Housing Resource Team	170,336	Funding for housing search and case management services for homeless persons
HomeStart, Inc.: Field-Based Case Management Program	52,295	Funding for housing search and case management services for homeless persons
CASCAP, Inc.: Fiduciary Services	32,640	Funding for money management, budgeting, and Representative Payee services for homeless persons
Bread & Jams, Inc. : Self Advocacy Center	60,690	Funding for a drop-in center serving disengaged homeless persons
Hildebrand Family Self Help Center Family Stabilization Services	36,960	Funding for post placement case management for families transitioning out of homelessness
Shelter, Inc.: Community Legal Assistance Services Project	61,002	Funding for legal assistance at special community-based clinics for the homeless, addressing needs unmet by other legal clinics
North Charles, Inc.: Relapse Prevention Program	19,527	Funding for substance abuse services in support of transitionally housed clients of the Carey Program and other homeless persons
City of Cambridge Community Learning Center Project LIFT (Educational Services)	33,600	Funding for drop-in literacy, adult basic education, and computer literacy classes for homeless persons

Agency Sponsor and Project Name	Amount	Description
Health Care for the Homeless: Family Health Care Case Management	14,386	Funding for nursing and health education services delivered at family shelters and domestic violence shelter and transitional housing programs
City of Cambridge: Dedicated HMIS Project	29,601	Funding for maintaining community-wide client tracking MIS software

Emergency Shelter Grants (ESG)

(States only) Describe the process for awarding grants to State recipients, and a description of how the allocation will be made available to units of local government.

Error! Reference source not found. Action Plan ESG response:

NA

COMMUNITY DEVELOPMENT

Community Development

**Please also refer to the Community Development Table in the Needs.xls workbook.*

- 1. Identify the jurisdiction's priority non-housing community development needs eligible for assistance by CDBG eligibility category specified in the Community Development Needs Table (formerly Table 2B), public facilities, public improvements, public services and economic development.*
- 2. Identify specific long-term and short-term community development objectives (including economic development activities that create jobs), developed in accordance with the statutory goals described in section 24 CFR 91.1 and the primary objective of the CDBG program to provide decent housing and a suitable living environment and expand economic opportunities, principally for low- and moderate-income persons.*

**Note: Each specific objective developed to address a priority need, must be identified by number and contain proposed accomplishments, the time period (i.e., one, two, three, or more years), and annual program year numeric goals the jurisdiction hopes to achieve in quantitative terms, or in other measurable terms as identified and defined by the jurisdiction.*

Error! Reference source not found. Action Plan Community Development response:

COMMUNITY PLANNING OBJECTIVES

Overall Planning Goals and Projects

Over the 5 year period from 2006 – 2010, the City, through the Community Planning Division of the Community Development Department will continue to refine and revise the long term overall goals and policies of it's Master Planning policy document "Toward a Sustainable Future", implement these policies through the corresponding zoning regulations which were developed during the Citywide Rezoning in 2000. Also included in the implementation of the long term implementation is the rezoning developed during the major planning policy initiatives of the Eastern Cambridge Rezoning of 2001 and the Concord Alewife Planning Study just now being submitted for consideration to the City Council after a year long public committee led process. These projects all share the same overall goals and policies of both "Towards a Sustainable Future" and the updated set of goals, which shaped the Citywide Rezoning. These Goals and Objectives are:

- Encourage a mix of uses to enhance vitality
- Promote transit-oriented development
- Facilitate residential use and affordable housing

- Encourage appropriate retail uses
- Work for the creation of new open space
- Lower allowed density and bulk for non-residential uses across the city
- Reduce traffic growth and traffic impacts
- Urge institutions to house their graduate students, develop in core campuses, and control parking
- Require design review and public input for large projects

The public planning process for each of these planning initiatives share similar framework of a committee process working intensively with staff and planning consultants on long term planning in the areas of traffic and transportation, land use and zoning, open space and urban design. Public input is solicited at public meetings throughout the process, supplemented by frequent mailings of newsletters and bulletins. In the past few years, this information has also been shared over the internet, and, in the case of the Citywide Rezoning, allowing for online prioritization of goals and objectives to supplement public meeting input.

Implementation and Refinement

Over the next 5 years the Community Planning Division will work to ensure that the overall planning and zoning for the City is consistent with these overall policies, making adjustments to the zoning to ensure that they are both operating and implemented in a way that the results are as consistently as possible with the goals and objectives in the context of the specific project. This involves careful work on a project by project basis, working with project proponents and the Planning Board as it takes public testimony, discusses specific issues, and deliberates on the project, and also may involve adjustments to the zoning from time to time. Such adjustments may require range of staff resources, from formal planning studies to small research projects – each with the focus on achieving outcomes on the ground from projects, which when responding to the zoning and associated design guidelines, result in projects which most consistently reflect the goals and objectives of not only the overall citywide objectives but the more finely grained area policies as well.

Updating the Goals and Objectives

As part of the ongoing commitment to the policies of “Towards a Sustainable Future”, the Community Planning Division will update this document during the next 5 years to better reflect not only the changes which have occurred since the publication of that document as well as the work accomplished during the Citywide Rezoning. As part of this update the Citywide Rezoning will also be evaluated for consistency with the core planning assumptions, which framed the rezoning at that time, including anticipated pace of build-out and traffic generation.

Neighborhood Study Program

The Community Planning Division, through its Neighborhood Study program, seeks to preserve the character of the City's 13 neighborhoods by undertaking comprehensive planning efforts aimed at appropriate growth management – This program, through a year long committee process (a Neighborhood Study) or a series of public meetings (a Neighborhood Study Update) also seeks to strengthen communication among and between the City, its residents and the business community, improve the public's knowledge of critical planning issues, and provide a forum for the discussion of issues and suggestions for improvement.

OBJECTIVE #1

Provide Suitable Living Environment: Preserve and strengthen the Cambridge residential neighborhoods and their diverse population.

During Fiscal Years 2006 - 2010, the City of Cambridge through the Community Planning Division of the Community Development Department will provide information to the public on planning and zoning, provide staff support to the Planning Board as it considers Special Permit applications and zoning petitions. Will continue to work with neighborhood groups, residents, property owners, developers and other City departments and state agencies on urban design plans and proposed developments

The goals for fiscal year 2008 are to provide technical assistance to 6 staff members, create 60 GIS maps, 50 presentations, produce materials for 2 major projects and 2 planning initiatives, provide 700 residents and interested parties with technical assistance on planning and zoning, conduct 45 meetings with residents, neighborhood groups and interested parties, review 10 urban design and master plans, and assist in 12 meetings of the Planning Board.

Expected Resources:

- ***Federal Funds:***
Community Development Block Grant
- ***Local Funds:***
Property Taxes

Strategies:

Combination of Community Development Block Grant and Property Taxes

These funds will be used to cover the costs associated with staff, overhead and any consultant needed to prepare the following studies.

Neighborhood Study Updates

Continue updates on implementation of neighborhood studies working with residents, business representatives and property owners, to update past recommendations addressing land use, zoning, urban design, open space, transportation, housing and economic development. Continue 4 year cycle of updates to neighborhood studies, working with residents, business representatives and property owners to maintain current public input on current planning activities and future planned actions for workplan.

Prospect Street Planning Study

With the completion of the Citywide Rezoning and the follow-up rezoning of Eastern Cambridge, Cambridgeport (SD-8), Alewife (SD-4/4A) in 2002, and the areas of Cambridge known as the Quadrangle (from Concord Avenue over to the railroad) and the Triangle (from the railroad over the Alewife Reservation) in 2006, planning attention was focused on finer grain planning issues within neighborhoods, including the urban design and zoning issues for Prospect Street, one of the major east-west connectors. Key issues addressed in this study included appropriate mix of uses; access and traffic and the character of future development.

The study included a series of public meetings to develop draft zoning and non-zoning recommendations with emphasis on promoting a vital development pattern which is consistent with the overall goals of the Citywide Rezoning. These goals include Support for neighborhood retail services and a diverse population, urban design guidelines encouraging appropriate scale and pattern to the neighborhood setting, and increased attention to the pedestrian environment.

OBJECTIVE #2

Provide Suitable Living Environment: Enhance the quality of the City's parks, playgrounds and recreational environments.

During Fiscal Year 2008, the City of Cambridge through the Community Planning Division of the Community Development Department plans to provide design and construction oversight in the development and updating of the parks, playgrounds and recreational sites.

The goals for fiscal year 2008 are to provide technical assistance for 5 projects.

Expected Resources:

- ***Federal Funds:***
Community Development Block Grant
- ***Local Funds:***
Property Taxes

Strategies:

Combination of Community Development Block Grant and Property Taxes

These funds will be used to cover the costs associated with staff, overhead and any consultant needed to achieve the following.

Open Space/Playground Renovations

Complete construction on parks designated as priority parks working in the City's Open Space Committee with other City departments. Complete construction on Tobin School Playground and the new City park at Trolley Square. Complete design for renovations of the recently acquired lot across from Costa Lopez Taylor Park. Initiate design for play structure replacement at Cambridge Common. Continue wood structure replacement program, replacing structures at Alberico Park, David Nunes Park and Fulmore Park.

OBJECTIVE #3

Create Economic Opportunities: Preserve and strengthen the City's fiscal base

During Fiscal Year 2008, the City of Cambridge through the Community Planning Division of the Community Development Department plans to provide high quality technical assistance to increase the quality and availability of planning-related information to staff members, the City, residents, property owners, business owners and developers.

The goals for fiscal year 2008 are to provide technical assistance to 6 staff members, create 60 GIS maps, 50 presentations, produce materials for 2 major projects and 2 planning initiatives, provide 700 residents and interested parties with technical assistance on planning and zoning, conduct 45 meetings with residents, neighborhood groups and interested parties, review 10 urban design and master plans, and assist in 12 meetings of the Planning Board.

Expected Resources:

- ***Federal Funds:***
Community Development Block Grant
- ***Local Funds:***
Property Taxes

Strategy:

Property Taxes

These funds will be used to cover the costs associated with staff, overhead and any consultant needed to perform the following.

Planning Board

Continue to staff and assist the Planning Board in its review of Special Permits for significant projects throughout the city. Research and develop appropriate amendments to the zoning ordinance. Continue to work with Planning Board, developers and residents on the implementation of zoning changes resulting from recommended through recent and anticipated planning efforts, including Citywide Rezoning, Eastern Cambridge Planning Study and Concord Alewife Planning Study, Prospect Street Planning Study.

ECONOMIC DEVELOPMENT DIVISION

Introduction & Overview

The Economic Development Division (EDD) of the Community Development Department is responsible for a wide range of economic development activities designed to meet the City's need for a diversified and thriving economy. The Division offers programs aimed at revitalizing commercial districts, supporting entrepreneurship, promoting a dynamic business climate and preserving a strong employment base. EDD offers individual business development assistance as well as numerous programs designed to enhance the vitality of local businesses, including micro-enterprises, and to encourage business growth within the City.

The City's Economic Development Policy, first developed in 1997, was most recently revised in 2004. Over that period, changes in various business sectors dramatically influenced the Cambridge economy. In addition, new information from the 2000 Census provided a more up-to-date picture of the community. These and other factors prompted a review of existing economic development policies, which helped frame the following economic development objectives.

Objective #1:

To cultivate a supportive environment for income-eligible micro-enterprise and other businesses in the City's NRS areas, with particular emphasis on small, women and minority-owned businesses.

Small Business Development

EDD will continue to support the City's small businesses, especially women and minority-owned businesses, by assisting them with marketing, networking, business plan development, loan packaging and exposure to a broader range of resources. EDD will continue to partner with non-profit organizations and other contractors to provide pre-business and business training services for low and low-moderate income micro-enterprises and individuals and businesses located in the City's two NRS areas. Services will include workshops, classes, seminars, and individual business consultations. EDD will also continue to offer a financial literacy program to individuals in the NRS areas.

The goal for fiscal year 2008 is to assist 75 income-eligible micro-enterprises or NRS businesses and residents.

Expected Resources:

Federal Funds:

Community Development Block Grant

Local Funds:

Property Taxes

Other

Combination of Community Development Block Grant and Property Taxes

These funds will be used to cover the costs associated with staff, overhead and any consultant needed to achieve the following:

Strategies:

Educational and Training Services

EDD will continue to sponsor services aimed at helping individuals and micro-enterprises start new businesses, enhance existing ones, or save for economically empowering objectives such as starting businesses. As in the past, residents and businesses of the NRS areas and low and low-moderate income micro-enterprises will be targeted to receive these services. In FY 2007, sponsored services included educational workshops on financial literacy and various business topics, intensive entrepreneurial training, and individual consultations on specific issues related to business development. EDD believes that this combination of services and programs supports the goals of starting and growing businesses and plans to continue them for FY 2008.

Financial Literacy Training

For FY 2008, EDD plans to sponsor financial literacy workshops that will teach Cambridge residents how to establish budgets, reduce debt, repair credit, and set financial goals, such as planning for retirement, saving for college, purchasing a home, or starting a business. Target participants are low-income Cambridge youth and adults living in the city's NRS areas. For FY 2008, it is anticipated that 15 NRS residents will participate in these workshops. Of those participants, we expect that 50% will establish and follow a budget to save for a life-changing opportunity.

Business Development Training

For FY 2008, the Division plans to sponsor business training through a combination of activities such as workshops, seminars, and one-on-one consulting. Workshops and seminars may cover various topics including steps to starting a business, small business taxes, marketing, and e-commerce. Consulting services in individual settings would allow participants the chance to talk to experts on issues specific to their particular needs. It is anticipated that 60 NRS businesses and residents and eligible Cambridge micro-enterprises will participate in one or more of these training activities. The long-term outcome projections estimate that 3-5 of the participants will start new ventures, and 6-8 participants will grow their existing operations.

Women and Minority-Owned Businesses: SOWMBA (State Office of Minority and Women-Owned Business Assistance) As part of a long-term economic development strategy, the EDD will continue to work with SOMWBA to offer workshops in Cambridge to assist minority and women businesses to become state-certified vendors, enhancing their ability to do business with state and local governments and large businesses. It is anticipated that 7 businesses will attend a workshop during fiscal year 2008 and that 25%-35% will become SOMWBA certified.

Cambridge Minority & Women-Owned Business Directory: The Economic Development Division periodically publishes the “Minority & Women -Owned Business Directory” that lists 277 establishments, owned and operated by women and minority entrepreneurs in Cambridge, both alphabetically and categorically. This Directory also contains listings of support services at the federal, state and local levels and is widely distributed to the Cambridge business and institutional communities. It is intended to support this business segment by acting as a marketing and networking resource. An updated Directory was most recently published in FY2006.

Objective #2:
Promote thriving commercial districts.

Commercial District Revitalization

The City is composed of six commercial districts: Kendall Square/East Cambridge, Central Square, Cambridge Street/Inman Square, Harvard Square, Porter Square, and Fresh Pond. While each has its own character and appeal, all districts share common desirable elements: convenient shopping with a variety of desired goods and services for neighborhood residents, students and workers. The commercial districts each provide employment in retail establishments and office buildings.

EDD will continue its support of Cambridge retail businesses, especially income-eligible micro-enterprises and those located in the City's two Neighborhood Revitalization Strategy (NRS) areas by offering programs such as the Best Retail Practices Program, the Façade and Signage and Lighting Improvement Program and educational services, and by supporting businesses associations in commercial districts.

Expected Resources:

Federal Funds:

Community Development Block Grant

Local Funds:

Property Taxes

Other

Strategies:

Best Retail Practices: This program provides interior design and marketing assistance to Cambridge retailers to help them increase sales. It includes a free workshop geared to a larger group of retailers, followed by individual in-store consultations and a matching grant program that funds up to 80% of pre-approved store improvements or marketing costs, up to \$5,000 per business. This program will continue to be offered to income-eligible micro-enterprises and those retailers located within, and serving residents of, the NRS areas. The program has provided services to 211 businesses, 123 of which received in-store consultations since the program began in fiscal year 2002, and 29 matching grants have been provided since fiscal year 2004, the first year of the grant program. The program has a track record of helping participants increase sales by an average of 12%, which EDD strives to maintain.

The goal for fiscal year 2008 is to provide 10 retailers with matching grants of up-to \$5,000 to improve and enhance their business, with an outcome of approximately 20% showing a 12% increase in sales revenue and 10-12% hiring new employees; and to assist

a total of 24 businesses with in store consultations, 16 of which will be NRS located or low and moderate-income micro-enterprises.

Façade, Signage, and Lighting Improvements: This program provides technical and financial assistance to Cambridge businesses interested in improving their commercial storefronts. Property and business owners can apply for matching grants of up to \$35,000 for pre-approved façade improvements. Matching grants of up to \$3,500 are also available for pre-approved signage and lighting improvements. This program is currently supported by tax dollars. During fiscal year 2008 it is anticipated that at least 20 additional businesses will improve their storefronts. Since fiscal year 2002, this program has provided design services to 131 businesses and property owners and helped finance 71 façade and signage and lighting improvement projects throughout the City.

Support to Business Associations: The Economic Development Division will continue to help independent neighborhood business associations by providing technical assistance for organizational development and by helping to attract and retain businesses to ensure the appropriate retail mix for each commercial district.

Objective #3:

Support efforts to sustain a diverse array of employment opportunities accessible to Cambridge workers including support for training of low and low-moderate Cambridge residents for jobs in the bio-medical and healthcare industries.

The goal for FY2008 is to support 5 to 7 students (out of a class of 30) in Just-A-Start's Biomedical Careers Program; to support 22 students in Cambridge Health Alliance's Career Advancement Program; and to support 5 participants in the new Cambridge Housing Authority Resident Training Program.

Workforce Development Assistance

The Economic Development Division will continue to support a broad range of job preparedness and economic empowerment programs for Cambridge residents. These programs will be targeted specifically to residents of the City's NRS areas.

The goals for fiscal year 2008 are as follows. The Cambridge Health Alliance, through the Cambridge Health Career Advancement Program, will train 22 students on a constant basis in this two-year program. The Just-A-Start Biomedical Career Program will graduate up to 30 individuals, 7-9 of whom are NRS residents, over the next year and place up to 75% in entry-level positions. The Cambridge Housing Authority Resident Training Program will have 5 CDBG-funded participants and will provide case management to help them achieve job placement and/or career advancement after training completion.

Expected Resources:

Federal Funds:

Community Development Block Grant

Local Funds:

Property Taxes

Strategies:

Cambridge Healthcare Career Advancement Program: This program helps income eligible Cambridge residents complete the coursework required for entry to nursing, radiology and other related healthcare degree programs. The program was developed in partnership with the Cambridge Health Alliance and Bunker Hill Community College to help fill positions in various clinical areas where there are increasing staffing needs. Participants receive free tutoring and career coaching and free access to courses at Bunker Hill Community College in mathematics, English, biology, anatomy, and other health-related subjects. This program offers healthcare professional career ladders to incumbent Cambridge Health Alliance workers and other NRS residents who are

currently in non-healthcare positions . The program accepts new enrollees as available slots open.

Just-A-Start Biomedical Career Program: This free nine-month certificate program provides academic and lab instruction to Cambridge NRS residents to prepare them for entry-level biotech jobs at local life science companies, universities, research institutions, clinical laboratories and hospitals. In addition, in FY08, clients will be introduced to expanded job placement opportunities in chemical waste management. Upon completion, participants receive assistance in resume writing and job placement.

Cambridge Housing Authority Resident Training (CHART) Program: This new initiative provides scholarships for vocational training to NRS residents living in Cambridge Housing Authority developments. In FY08, EDD plans to sponsor CDBG-funded scholarships for 5 NRS eligible participants to help them obtain job placement or career advancement in local growth occupations, such as medical and dental assistants, lab and pharmacy technicians, culinary arts professionals, facilities maintenance jobs, business administrative positions, and early childhood educators.

Marketing Cambridge: Strong partnerships will continue to be nurtured among the City, the Office of Tourism, the Massachusetts Biotech Council, institutions of higher education, including Cambridge College, Harvard University, Lesley College and Massachusetts Institute of Technology, and Cambridge companies to promote the many advantages of doing business in Cambridge. These include, a research and development hub with close proximity to hospitals and research centers; a highly educated, culturally rich and diverse community; excellent regional and local transit systems, the strong presence of venture capital in the metropolitan area; and a ready workforce. Attracting new big business to Cambridge usually brings new employment opportunities for its residents.

“Cambridge/Biotech: History in the Making”

In fiscal year 2007, CDD/EDD distributed over 1000 copies of its brochure, “Cambridge/Biotech: History in the Making”, to market the City to the life sciences industry. Over the past decade, biotech research has emerged as a most important focus for the City’s business community, and the City has emerged as one of the world’s major biotech centers. By participating in the BIO2007 Conference to be held in Boston in May 2007, Cambridge hopes to attract more businesses to join the current revolution doing genomic research, developing nano-technology and studying the brain. The expansion of these life science businesses will create many new job opportunities for Cambridge residents. Additionally, for FY08, EDD plans on developing a website that helps the City market Cambridge as a great location for doing business.

Objective #4:
Business Climate Support Services

The following programs represent the activities of the Economic Development Division that are not related to HUD and CDBG objectives, yet demonstrate the range of services the Division provides for all aspects of economic development within the City.

Expected Resources:

Local Funds:
Property Taxes

Strategies:

Real Estate Data Collection and Site Search Assistance

EDD will continue to maintain current information on available commercial space and make the information available to any small or large businesses looking to move within or to the City.

- **Development Log:** The City tracks large-scale residential and commercial development projects currently in the permitting or construction phases. The Log contains the name and location of each project, the developer, type of use, the amount of square footage and contact information and is published quarterly. The Log is published quarterly during the calendar year and is used by both City departments and stakeholders to track the progress of large developments.
- **Market Information:** The City tracks information on current real estate trends, vacancy rates, and lease rates for commercial properties in Cambridge. Information is distributed, upon request.
- **Site Search Assistance:** The City maintains a list of available commercial properties and makes this information available free of charge. Assistance is available to existing businesses and entrepreneurs seeking office, retail, industrial, or R&D space in Cambridge.

Maintain a Supportive Business Climate

EDD will continue to contact new, local businesses and distribute information to the Cambridge business community at-large regarding economic development services and programs available through the City. To facilitate better communication, EDD publishes a periodic electronic newsletter to keep the Cambridge business community informed about upcoming programs and services. EDD plans to continue this newsletter for FY 2008.

Streamlining Permitting Process: In order to provide a user-friendly regulatory environment for residents and businesses, EDD developed six guides to obtaining common licenses and permits. Topics include how to obtain a permits for building construction, constructing curb cuts, fire safety, holding a special event, historic commission certificates and how to start a business in Cambridge. EDD has also published a guide to assist micro-enterprises on how to do business with the City. The guides are available at all City Hall locations and upon request.

PUBLIC SERVICE OBJECTIVES

The City of Cambridge Department of Human Services anticipates CDBG public services will be level-funded for FY2008. Currently, the Department is conducting an Application for Renewal Funding for the FY2008 CDBG grant cycle, whereby existing recipients are invited to re-apply for level-funding. The exact result of this process will not be available until late May. The narrative below takes into account both this on-going renewal process and the city's ongoing working relationship with various community providers that have been CDBG recipients over the years.

OVERALL GOAL: TO IMPROVE THE OVERALL QUALITY OF LIFE FOR CAMBRIDGE RESIDENTS BY CREATING AND COORDINATING PUBLIC SERVICES.

Objective #1:

To create or support a broad array of services and opportunities for families and youth.

Number of Households to be Served:

With continuing funding from HUD in fiscal year 2008, the City of Cambridge anticipates providing services to approximately 2,400 low and low-moderate income individuals through its 20 CDBG-funded public service grants. Based on the FY08 Renewal Applications submitted by community organizations, the following providers are seeking funding to support programs targeting the low-moderate income population:

- Community-based organizations such as Margaret Fuller Neighborhood House and East End House will continue to enhance the quality of lives of residents in Area IV and East Cambridge by providing essential community services such as: emergency food, senior services, school-age programs and various social and educational opportunities.
- Organizations such as Hildebrand Family Self-Help Center will continue to provide housing and supportive services to homeless women and families with children; while provider such as CASPAR will continue to work with homeless adults in recovery from substance abuse in securing alternative housing.
- Multi-linguistic Cambridge residents will continue to access mainstream community resources with the support of community providers such as: Massachusetts Alliance of Portuguese Speakers, Concilio Hispano and the Ethiopian Community Mutual Assistance Association.
- Homebound elders and individuals with disabilities will continue to receive food delivered by the home-delivery programs of organizations such as Food For Free and East End House.

Expected Resources

Community Development Block Grants:
Local Property Taxes:

Services:

Through a combination of Community Development Block Grant and Property Taxes, the Department of Human Service Programs anticipates contracting with local non-profit community providers who will provide the following services to individuals, families and multi-linguistic residents :

- Developing/enhancing new and existing social and educational programs, based on community needs;
- Providing information/referral, crisis intervention/prevention counseling and other support services to the Latino, Portuguese-speaking and Ethiopian populations;
- Providing interpretation and translation services to the Latino and Portuguese-speaking population to promote access to community services;
- Operating emergency food pantries, which also deliver food to homebound individuals;
- Delivering approximately 400,000 tons of fresh produce and canned goods to over 30 food assistance programs such as food pantries, meal programs, and shelters;
- Providing emergency ninety-day shelter to homeless families not eligible for Emergency Assistance and supporting them in finding transitional and/or permanent housing;
- Providing individual counseling, case management, housing search advocacy, and referrals to other community services;
- Developing and implementing individualized treatment plans;
- Providing ongoing case management and adjusting treatment plans as needed;
- Conducting individual and group counseling sessions; and
- Identifying and supporting participants ready to transition into a more stable sober environment, such as independent living housing, halfway housing, and/or sober shelters.

Objective #2:

To create or support services for senior citizens and persons with disabilities residing in Cambridge.

Number of Households to be Served:

With continuing funding from HUD in fiscal year 2008, the City of Cambridge anticipates providing supportive services to approximately 300 elders and individuals with disabilities through a variety of public service grants. Based on the FY08 Renewal Applications submitted by community organizations, the following providers are seeking funding to support programs targeting the low-moderate income population:

- Organizations such as SCM Community Transportation will provide transportation services to elderly and persons with disabilities.
- HouseWorks will keep senior citizens and persons with disabilities from being evicted or displaced by providing in-home heavy chore services.

Expected Resources

Community Development Block Grants:

Local Property Taxes:

Services:

Through a combination of Community Development Block Grants and Property Taxes, the Department of Human Service Programs anticipates contracting with local non-profit community providers who work with senior citizens and persons with disabilities that provide the following:

- Medical transportation and nutritional shopping trips to seniors and persons with disabilities to promote access to essential community services; and
- Eviction prevention and displacement of elders and persons with disabilities by providing extensive cleaning services and reorganization of their homes; and providing intervention support services to reduce resistance and interference from clients with the provision of these services.

Objective #3:

To offer legal support and services to public & private housing tenants in eviction cases.

During fiscal year 2008, the City of Cambridge anticipates providing vital support services to approximately 60 low-moderate income individuals, families and their children through a variety of public service grants. With continuing funding from HUD, low-moderate income Cambridge residents at risk of becoming homeless will continue to access these essential community services. Based on the FY08 Renewal Applications submitted by community organizations, the following provider is seeking funding to support a program targeting low-income population facing eviction proceedings:

- Community Legal Services & Counseling Center will continue to provide legal advice and representation services to prevent homelessness and involuntary dislocation of individuals and families with children.

Expected Resources

Community Development Block Grants:

Local Property Taxes:

Services:

Through a combination of a Community Development Block Grant and Property Taxes, the Department of Human Service Programs anticipates contracting with the Community Legal Services/Counseling Center to provide the following services to individuals, families and multi-linguistic residents:

- Legal counsel and representation to public/private housing tenants in eviction cases;
- Representation to public and subsidized housing tenants and applicants for housing in administrative appeals;
- Community outreach and consultation to community organizations and advocates on landlord/tenant housing law issues; and
- Recruitment, training and ongoing supervision of volunteer attorneys on landlord/tenant law, trial/administrative practice, and public/subsidized housing issues.

Objective #4:

To offer age-appropriate services to disadvantaged and underserved youths.

With continuing funding from HUD in fiscal year 2008, the City of Cambridge anticipates that it will provide supportive services to approximately 200 low and low-moderate income youths through a variety of public service grants. Based on the FY08 Renewal Applications submitted by community organizations, the following providers are seeking funding to support programs targeting low-moderate income youths and their families:

- Youth with emotional/behavioral difficulties will continue to access a summer camp coordinated by Cambridge Camping; and
- The Guidance Center will continue to support youth and their families by providing bilingual/bicultural early intervention services to families with infants.

Expected Resources

Community Development Block Grants:

Local Property Taxes:

Services:

Through a combination of Community Development Block Grants and Property Taxes, the Department of Human Service Programs anticipates contracting with local non-profit community providers who work with individuals, families and multi-linguistic residents that will provide the following:

- A summer camp program for children with emotional and behavioral special needs;
- Individual counseling, and information and referral to other supportive services;
- Outreach and support to assist linguistic minority families with infants in accessing early intervention services;
- Comprehensive developmental assessment and specialized therapeutic intervention services provided largely by staff who speak the native language of the family;
- Case management and individual family service planning and weekly home visits;
- Access to related community services such as parent-child groups at community sites and transportation services; and
- The ongoing hiring, training and supervision of bilingual/bicultural Early Intervention Specialists.

Objective #5:

To create or support domestic violence and abuse prevention and treatment for adults and youth.

Number of Households to be Served:

With continuing funding from HUD in fiscal year 2008, the City of Cambridge anticipates providing domestic violence-related services to approximately 75 low-moderate income adults and children through a variety of public service grants. Based on the FY08 Renewal Applications received from community organizations, the following providers are seeking funding to support domestic violence-related programs:

- Organizations such as the Greater Boston Legal Services/Cambridge & Somerville Legal Services and the Community Legal Services & Counseling Center will continue to provide legal counsel/representation and counseling services to victims of domestic violence.

Expected Resources

Community Development Block Grants:

Local Property Taxes:

Services:

Through a combination of Community Development Block Grants and Property Taxes, the Department of Human Service Programs anticipates contracting with local non-profit community organizations to provide the creation or support of domestic violence and abuse prevention and treatment for adults and youth that will include the following:

- Legal counsel and representation in court in cases involving divorce, restraining orders, child support, child custody, paternity and visitation rights;
- Individual and group counseling to address psychological symptoms associated with domestic violence, such as depression/anxiety/stress;
- Ongoing recruitment, training and supervision of volunteer attorneys and mental health practitioners working with victims of domestic violence; and
- Citywide collaborative strategies aimed at making Cambridge a Domestic Violence-Free Zone.

Objective #6:

To provide after-school and year-round employment programs including life skills and academic support to youths and young adults.

With continuing funding from HUD in fiscal year 2008, the City of Cambridge anticipates providing essential employment programs to approximately 250 low-moderate income Cambridge youth and young adults through a variety of public service grants. Based on the FY08 Renewal Applications received from community organizations, the following providers are seeking funding to support programs targeting low-moderate income population:

- Cambridge Housing Authority will continue to provide an after-school literacy, life skills and employment program for youth residing in public developments;
- Just-A-Start Corporation will continue to offer job development and employment programs to disadvantaged high school students and out-of-school youth; and
- The Young People's Project will provide practical training and employment opportunities that enrich high school teens and encourage them to be invested in their communities.

Expected Resources

Community Development Block Grants

Local Property Taxes

Services:

Through a combination of Community Development Block Grants and Property Taxes, the Department of Human Service Programs anticipates contracting with local non-profit community providers who work with individuals, families and multi-linguistic residents to provide the following:

- On-site skills training in construction, housing rehabilitation and energy conservation;
- After-school classroom-based instruction in job readiness and life skills;
- Career awareness, job development, job search training, job placements in private/public sectors, job performance monitoring, and on-the-job-mentorship;
- Case management, counseling, and individual service plans;
- Academic support, high school equivalency/diploma and college preparation, MCAS prep classes, and summer literacy camp;
- Math literacy worker training provided to high school youths, and math literacy workshops presented to elementary students at various community centers;
- Professional development in adolescent literacy and reading comprehension provided to instructional staff; and
- Outreach to the community, and to the local private industry in supporting employment services to youth in Cambridge.

Antipoverty Strategy

- 1. Describe the actions that will take place during the next year to reduce the number of poverty level families.*

Error! Reference source not found. Action Plan Antipoverty Strategy response:

Anti-Poverty Strategy

The City of Cambridge will continue its efforts to reduce the number of families and individuals living in poverty over the next 5 years. The City will focus primarily on supporting programs that raise household incomes and stabilize housing situations. It also supports the McKinney grant for which the Department of Human Service Programs will apply annually, in hopes of receiving the maximum amount available to Cambridge to support the development of affordable housing that help homeless persons make the transition to permanent housing and independent living.

Toward this end, the Department of Human Service Programs (DHSP) uses City tax dollars (and new resources from state, federal and private sources) to provide a number of direct services aimed, directly or indirectly, at increasing household incomes. These include adult education and ESL classes, employment services for youth and adults, and childcare. DHSP provides benefits counseling, daily congregate meals and a food pantry for the elderly.

DHSP also funds a range of community-based programs aimed, directly or indirectly, at increasing household incomes. These include food pantry programs, programs designed to provide immigrant populations with access to social services as well as information and referral. DHSP funds programs to prevent and to alleviate the devastating impact of domestic violence, which often plunge women and their children into poverty. DHSP operates the Summer Nutrition program for children and youth in many locations citywide, and provides nutritious snacks and meals year-round for participants in its enrolled childcare and Youth Center programs.

In addition to the City's commitment to develop and preserve affordable housing and the efforts of the Cambridge Housing Authority, DHSP directs City tax dollars (and new resources from state, federal and private sources) to provide a number of direct services that help homeless families and individuals find and retain transitional and permanent housing and prevent eviction by stabilizing individuals and families in existing housing. An additional strategy employed by DHSP is a fuel assistance program.

DHSP also funds a range of community-based programs that help homeless families find transitional and permanent housing and prevent eviction by stabilizing individuals and families in existing housing. These include a program to provide legal services and support to low and moderate income families who face eviction or legal barriers to obtaining permanent housing.

The Department of Human Service Programs works closely with the Community Development Department and the Cambridge Housing Authority to maximize the impact of these programs on poverty levels. Taking into consideration the factors over which our jurisdiction has control, we believe that this strategy will significantly improve the lives of low-income working families, elderly on fixed incomes, immigrants, victims of domestic violence, single mothers moving off public assistance and others who struggle with poverty in our City.

NON-HOMELESS SPECIAL NEEDS HOUSING

Non-homeless Special Needs (91.220 (c) and (e))

**Please also refer to the Non-homeless Special Needs Table in the Needs.xls workbook.*

- 1. Describe the priorities and specific objectives the jurisdiction hopes to achieve for the period covered by the Action Plan.*
- 2. Describe how Federal, State, and local public and private sector resources that are reasonably expected to be available will be used to address identified needs for the period covered by this Action Plan.*

Error! Reference source not found. Action Plan Specific Objectives response:

SPECIAL POPULATIONS

The City supports nonprofit and public agencies in their applications for federal and state funds to develop additional housing with appropriate services for low-income persons with special needs. This includes nonprofit applications for commitments from federal programs like Section 811 Supportive Housing for Persons with Disabilities. Cambridge will also consider providing low interest loans and construction loans to fund gaps in the capital costs of developing supportive housing.

Supportive Housing Development Program

In FY2008 in addition to strongly supporting nonprofit agencies in their applications for federal and state funds to develop additional housing with appropriate services for low-income persons with special needs, Cambridge will target low-interest loans and construction loans to fund gaps in the capital costs of developing supportive housing.

Support for other entities

Cambridge will support other entities in their applications for resources consistent with this goal. For development projects, Cambridge will offer this support after evaluating these entities, with respect to the capacity of the development and management teams, and the financial feasibility of specific projects. The City will offer technical assistance to nonprofit developers in order to help build this capacity.

Leveraging plans and matching requirements

Cambridge intends to continue its work to leverage state, local and private funds to support activities in this area. Funds leveraged tend to be committed on a site-by-site basis, but generally include the Cambridge Affordable Housing Trust, funds provided by Cambridge Banks Housing Associates (a consortium of local banks), local lenders and other sources. Some of these funds have matching requirements. For example, the

Shelter Plus Care Program requires that federal rental subsidies be matched dollar-for-dollar with state and local service commitments.

Service Delivery and Management

The Cambridge Community Development Department will coordinate service delivery and management associated with this priority area. Cambridge will continue to work with its existing network of nonprofit agencies, and encourage new sponsors, to produce housing for the homeless, in partnership with the Cambridge Housing Authority and the State and Federal Government.

2. See the Resources and Homeless Objectives sections of this Plan.

Housing Opportunities for People with AIDS

**Please also refer to the HOPWA Table in the Needs.xls workbook.*

- 1. Provide a Brief description of the organization, the area of service, the name of the program contacts, and a broad overview of the range/ type of housing activities to be done during the next year.*
- 2. Report on the actions taken during the year that addressed the special needs of persons who are not homeless but require supportive housing, and assistance for persons who are homeless.*
- 3. Evaluate the progress in meeting its specific objective of providing affordable housing, including a comparison of actual outputs and outcomes to proposed goals and progress made on the other planned actions indicated in the strategic and action plans. The evaluation can address any related program adjustments or future plans.*
- 4. Report on annual HOPWA output goals for the number of households assisted during the year in: (1) short-term rent, mortgage and utility payments to avoid homelessness; (2) rental assistance programs; and (3) in housing facilities, such as community residences and SRO dwellings, where funds are used to develop and/or operate these facilities. Include any assessment of client outcomes for achieving housing stability, reduced risks of homelessness and improved access to care.*
- 5. Report on the use of committed leveraging from other public and private resources that helped to address needs identified in the plan.*
- 6. Provide an analysis of the extent to which HOPWA funds were distributed among different categories of housing needs consistent with the geographic distribution plans identified in its approved Consolidated Plan.*
- 7. Describe any barriers (including non-regulatory) encountered, actions in response to barriers, and recommendations for program improvement.*
- 8. Please describe the expected trends facing the community in meeting the needs of persons living with HIV/AIDS and provide additional information regarding the administration of services to people with HIV/AIDS.*
- 9. Please note any evaluations, studies or other assessments that will be conducted on the local HOPWA program during the next year.*

Error! Reference source not found. Action Plan HOPWA response:

NA

Specific HOPWA Objectives

Describe how Federal, State, and local public and private sector resources that are reasonably expected to be available will be used to address identified needs for the period covered by the Action Plan.

Error! Reference source not found.*Specific HOPWA Objectives response:*

NA

Other Narrative

Include any Action Plan information that was not covered by a narrative in any other section.

Emergency Shelter Grant (ESG)

PURPOSE

During fiscal year 2008, the City of Cambridge plans to fund the provision of the following services with its allocation of McKinney ESG funding:

- Shelter services to homeless women and children and people with disabilities in Cambridge;
- Day drop-in services to homeless youth in Cambridge; and
- Emergency Shelter services to homeless men in Cambridge.

These services are described in detail in the three objectives listed below.

OBJECTIVE #1:

Provide quality Emergency Shelter services to homeless women and children and people with disabilities in Cambridge

Number of Homeless Women and Children and People with Disabilities to be Served:

During fiscal year 2008, the City of Cambridge envisages awarding funding to homeless shelters that will specifically serve approximately 980 individuals from the target population of single homeless women and homeless children and families and people with disabilities.

Expected Resources

Federal Funds

Community Development Block Grant Program
McKinney ESG Funds
McKinney SHP Funds

State Funds

Department of Public Health Bureau of Substance Abuse Services
Department of Social Services
Department of Transitional Assistance
Massachusetts Shelter & Housing Alliance

Local Funds

City of Cambridge Tax Dollars
Cambridge Housing Assistance Fund (private donors)
Cambridge Fund for Housing (private donors)
Harvard
Private Fundraising
United Way

Strategies

Targeting Compassionate and Effective Organizations Working with Homeless Women & Families and People with Disabilities: A group of stakeholders from the City's Department of Human Service Programs including the coordinator of the Cambridge Continuum of Homeless Service Providers will meet to review proposals and to decide on the needs of the target population. Based on our working relationships with a number of providers, we plan to fund the following organizations and programs:

- Shelter Inc.'s Women's Day Drop-In, which provides daytime support and services to homeless women. It is primarily a safe-haven to help this vulnerable population off the streets. Services include:
 - Crisis intervention;
 - One-on-one counseling;
 - Weekly visits from Health Care for the Homeless; and
 - Referrals for mental health, substance abuse, tertiary health care, job, training, legal services, and housing search.

The FY2008 ESG award will fund operating costs including salaries for the drop-in program coordinator and specialist, food and training. We anticipate funding this program at a similar level for the coming five years.

- Shelter Inc.'s Shelter + Care program provides stabilization services to between 8 and 12 homeless men and women with disabilities per year. The program helps these individuals transition into their own homes and to successfully live independently. An important element of this program is that it allows homeless households whose negative housing histories would have prevented them from receiving Section 8 vouchers to obtain subsidized and supported permanent housing. The FY2006 and '07 grants paid for part of the salary of the caseworker. As with previous recent years, the City hopes to fund this program in the realm of \$20,000 for the next year.
- The Hildebrand's Family Shelter provides emergency shelter for 34 families, 14 of whom are sheltered in Cambridge. Because their 24-hour shelter is so well utilized, it is in need of constant and renovations. Funding for the past few years was used to make repairs to their house on 41-43 Columbia St, which was built in the first decade of the twentieth century and requires constant improvements. The City anticipates funding the Hildebrand in FY 2008 again for renovations to its family shelter.. The Family Shelter should

be funded around the same level for FYs 2008-9.

- Transition House became the first battered women's shelter in the US, and since then it has sheltered over 5,000 women and children. Its mission is to provide refuge, supportive services, education and empowerment skills to enable battered women to achieve financial independence for themselves and their families. Services include:
 - Post Traumatic Stress support groups;
 - Economic literacy trainings;
 - Parent-support groups; and
 - Self-care education.

In fiscal year 2007, ESG funds of \$9,000 were used for general operating costs including utilities, and groceries, and it is envisaged funding will remain at around this level for FY 2008.

- Catholic Charities' St. Patrick's Shelter last year provided shelter to over 250 individual homeless women. The shelter is the only large-scale emergency shelter for sober women in the area outside of Boston. In the passed, ESG funds have covered salaries enabling the shelter to remain open 24 hours/day. Keeping the shelter open during the day allowed homeless women to work night shifts so they can sleep during the day, which is especially important in an economic downturn when jobs are scarce. Now, however, their awards tend to fund utilities so the ESG essential services cap is maintained. The City hopes to fund St Patrick's Shelter at around \$6,500 for the next two years.
- HomeStart's Cambridge Rental Assistance Program is an intensive homelessness prevention service for both the homeless and those at risk of being homeless in Cambridge. Over the past five years, the program has served dozens of homeless people and helped both move them into housing keep them in permanent housing. The program, which predominantly serves homeless women, assists with housing relocation costs such as security deposits, first and last month's rent and moving expenses. For FY 2008, the City intends to fund their program \$5,200. Approximately 14 people are served a year 62% of whom are women.
- CASPAR's Emergency Service shelter is open to both men and women in Cambridge who are ineligible for other shelter services because of their active substance abuse. But due to lack of space, only 15% of clients are women. The shelter offers on-site primary health care four times a week. Due to increased demand, CASPAR has increased capacity by 50% in one year- now up to 108 people use the shelter a day. ESG funds are used for operating costs specifically food, maintenance, and utilities. For FY 2008, the City will fund this program approximately \$18,000 and hopes to do the same for the next few years.

- Phillips Brooks House, a non-profit organization working with Harvard University students runs two seasonal shelters that serve both women and men. It's Harvard volunteers run St James' Summer Shelter, which is located in St. James' Episcopal Church in Porter Square, Cambridge. It operates at night only through the summer months, and provides dinner and breakfast to up to 15 people. Clients can make a lunch to carry to work, receive clean clothing and transportation vouchers. ESG funds pay for salaries, overhead, maintenance and food. Last year the program was funded \$2,500, and the City intends to make a similar commitment in FY 2008.
- Phillips Brooks House is now also administering the Harvard Square Homeless Shelter, which is run by its Harvard University Student volunteers. The entirely volunteer run facility within University Lutheran provides shelter to 5 women and 19 men each night through the winter months. It is the only such facility in Harvard Square. ESG funds around \$2,800 per year for non-salary operating costs. The City hopes to provide similar amounts for FY 2008 and beyond.
- The Cambridge YWCA was founded in 1891 to serve the needs of women and children in Cambridge and surrounding communities. The YWCA provides residence and shelter services for 99 women and 10 families. While many of its residents were formally homeless, the YWCA also has a specific shelter exclusively available to 9 homeless women and 10 families at any given time. For the last few years, ESG have funds operations costs for their family shelter. In FY 2007 the City provided \$5,600 in ESG funding to buy mattresses and other furniture for the newly renovated family shelter. The City anticipates funding the YWCA \$5,000 for maintenance of their family shelter in FY 2008.

OBJECTIVE #2:

Provide quality day drop-in services to homeless youth in Cambridge

Number of Homeless Youth to be Served:

During fiscal year 2008, the City of Cambridge plans to award ESG funding to a homeless services provider(s) that will serve over 150 homeless youths.

Expected Resources

Federal Funds

McKinney ESG Funds
McKinney SHP Funds
SAMHSA Funds

State Funds

Department of Public Health HIV/AIDS Bureau for
Prevention & Education

Local Funds

Private Fundraising
Harvard-Epworth Church

Strategies

Targeting Youth-Friendly Organizations Working with Homeless Youth: The same RFP will be circulated to homeless services providers in the area, followed by the decision making process described in Objective 1. Based on our working relationships with a number of youth-focused providers, we plan to fund the following organization and program:

- Cambridge Cares About AIDS (CCAA) Youth on Fire is CCAA's drop-in shelter for run away, homeless youth. This program was developed as a response to an increasing number of homeless youth in Cambridge with HIV caused by practicing high-risk behaviors associated with living on the streets. It is the only shelter in Cambridge catering exclusively to youth. The program offers a safe, youth-focused environment open 5 days a week in which youth can access:
 - Hot meals;
 - Clothing, laundry, hygiene products, and showers;
 - Healthcare services;
 - Computers and Voicemail boxes;
 - Job search services;
 - Life-skills workshops;
 - HIV counseling; and
 - General counseling and referral.

For the last three years, Youth on Fire has been awarded \$9,000 for operations costs, specifically for their rent. The City intends to fund them \$9,000 for FY08, and hopes to fund them at a similar level in the next year.

OBJECTIVE #3:

Provide quality Emergency Shelter services to homeless men in Cambridge

Number of homeless men to be served:

During fiscal year 2008, the City of Cambridge intends to fund to homeless shelters that will serve a target of 2,120 homeless men.

Expected Resources

Federal Funds

McKinney ESG Funds

McKinney SHP Funds

Local Funds

City of Cambridge Tax Dollars

Private Fundraising

Volunteers

Strategies

Targeting the most Effective Organizations Working with Homeless Men: As mentioned earlier, an RFP will be circulated to homeless services providers in Cambridge. Please refer to Objective 1 for further details. In addition to the programs listed above, the City envisions funding the following organizations and programs:

- Bread & Jams is a process oriented non-profit run by formerly homeless for the homeless. Those currently homeless are key stakeholders in the organization, and participate in the decision making process. While in the passed, Bread & Jams' ESG funding was primarily used to support a van service for homeless individuals, for the last four years ESG has been used for their day drop-in shelter, which serves a majority (70%) male homeless population.
- The Salvation Army operates a shelter open year round for up to 940 homeless men from the Cambridge area. About \$7,500 in ESG funding is for utilities, enabling the shelter to be a more inviting place for clients so reading lights and importantly the heat could be left on during the day in the winter.
- CASPAR's Emergency Service Center, as mentioned above, provides services to both homeless women and men who are active substance abusers and are thus ineligible for other shelter services. Approximately, 75% of clients are men. The shelter has on-site primary health care four times a week. Due to increased demand, CASPAR has increased capacity by 50% in one year- now up to 108 people use the shelter a day. Their approximately \$18,000 in ESG funds awarded

for FY08 will be used for non-salary operating costs. The shelter has targeted serving 750 homeless men in the coming year.

NEIGHBORHOOD REVITALIZATION STRATEGY

NRS One– “NRS East”

This Neighborhood Revitalization Strategy (NRS) is the result of amending the area of Cambridge’s existing NRS, updating the boundaries based upon 2000 census data, allowing the City to incorporate previously excluded areas while maintaining the target population. The NRS area the City has selected is consistent with HUD guidelines, and has been approved by HUD staff. The area is centered on the Central Square district, and radiates out to include portions of the Riverside, Cambridgeport, Area Four, East Cambridge and Wellington / Harrington Neighborhoods. The NRS area extends from the Charles River (in the Riverside and Cambridgeport Neighborhoods) to the Somerville border (in the Wellington / Harrington Neighborhoods) and also includes a small portion of soon to be developed land in East Cambridge where Binney Street meets Galileo Galilei Way. This area represents predominately residential neighborhoods, and includes the highest populations of low/moderate income and minority residents. Though the area is large and extends beyond several City defined Neighborhoods, it represents a large contiguous area of residents who all face similar challenges. The demographic data used in determining the NRS area is based upon 2000 U.S. Census Block Group data.

The NRS East area was slightly modified to include the Scouting Way affordable housing development on Prospect Street (13 income eligible rental units) and Cambridge Housing Authority’s Jackson Gardens apartment complex at the intersection of Prospect and Harvard Streets (46 income eligible units). The addition of these two locations will increase the number of income-eligible residents in the NRS and will expose more eligible Cambridge residents to the programs offered to NRS residents. The following chart shows all Block Groups included in the NRS area and the relevant demographic data:

City of Cambridge
Census Data for Neighborhood Revitalization Strategy East

Census Tract	Block Group	TOTAL Area	RES Area	% RES	TOTAL Pop.	LOW/MOD Pop.	% LOW/MOD
3522	1	1,144,797	655,603	57.3%	1,974	1,236	62.6%
3524	1	895,450	314,297	35.1%	588	255	43.4%
	2	2,132,276	818,211	38.4%	1,432	1,344	93.9%
3525	1	833,375	735,797	88.3%	1,458	866	59.4%
	2	852,153	753,422	88.4%	1,808	884	48.9%
3526	1	1,157,494	608,913	52.6%	1,352	644	47.6%
	2	1,116,143	534,986		1,300	724	55.7%
3527	1	481,189	388,382	80.7%	732	451	61.6%
	2	531,449	402,523	75.7%	885	649	73.3%
	3	345,455	275,135	79.6%	687	416	60.6%
3528	1	643,088	567,880	88.3%	1,302	719	55.2%
	2	739,967	508,439	68.7%	1,179	538	45.6%
3530	3	957,680	473,973	49.5%	1,312	814	62.0%
3531	2	1,414,902	319,893	22.6%	997	752	75.4%
	3	1,424,962	301,369	21.1%	902	413	45.8%
3532	1	2,189,137	758,457	34.6%	1,200	521	43.4%
	2	1,311,598	490,506	37.4%	851	442	51.9%
	3	1,135,180	703,432	62.0%	945	290	30.7%
3533	1	805,084	715,053	88.8%	1,149	567	49.3%
	2	1,093,490	989,179	90.5%	1,390	547	39.4%
3534	1	1,201,183	552,130	46.0%	1,043	490	47.0%
	2	999,472	678,295	67.9%	1,397	821	58.8%
3535	1	1,069,282	947,888	88.6%	1,576	757	48.0%
3539	1	840,745	371,481	44.2%	889	454	51.1%
	2	588,845	181,179	30.8%	1,305	937	71.8%
Jackson Gardens and Scouting Way		68,150	68,150	100.0%	150	150	100.0%
TOTALS		25,972,546	14,114,573	54.3%	29,803	16,681	55.97%

Low/Moderate Income Residents Served: 55.97%

Residential Land Area Served: 54.3%

Overall Goals and Objectives For Cambridge's NRS East:

The City of Cambridge will seek to utilize the benefits afforded by the proposed NRS in Housing and Economic Development initiatives. The proposed activities for fiscal year 2008 are as follows:

- ◆ **Retail Best Practices Program**
- ◆ **Empowerment Through Financial Literacy**
- ◆ **Health Care Training and Advancement Program**
- ◆ **Bio-Medical Training Program**
- ◆ **Affordable Housing Stabilization through HIP / RAP**
- ◆ **Earned Income Tax Credit / Food Stamp awareness initiative through the Human Services Department**

NRS Programs	FY08 Anticipated	5 Year Goal
Economic Development		
Retail Best Practices	6	30
Educational & Training Services	75	195
Health Care	25	22
BioMed	6	15 to 20
CHART Program	5	15
Affordable Housing		
Stabilization through HIP	6	30

figures are aggregate for NRS East and NRS West

Economic Development Initiatives

Objective #1:

To cultivate a supportive environment for income-eligible micro-enterprises in the City's NRS areas, with particular emphasis on small, women and minority-owned businesses.

Small Business Development

EDD will continue to support the City's small businesses, especially women and minority-owned businesses, by assisting them with marketing, networking, business plan development, loan packaging and exposure to a broader range of resources. EDD will continue to partner with non-profit organizations and other contractors to provide pre-business and business training services for low and low-moderate income micro-enterprises and individuals and businesses located in the City's two NRS areas. Services will include workshops, classes, seminars, and individual business consultations. EDD will also continue to offer a financial literacy program to individuals in the NRS areas.

The goal for fiscal year 2008 is to assist 75 income-eligible micro-enterprises.

Expected Resources:

Federal Funds:

Community Development Block Grant

Local Funds:

Property Taxes

Other

Combination of Community Development Block Grant and Property Taxes

These funds will be used to cover the costs associated with staff, overhead and any consultant needed to achieve the following:

Strategies:

Educational and Training Services

EDD will continue to sponsor services aimed at helping individuals and micro-enterprises start new businesses, enhance existing ones, or save for economically empowering objectives such as starting businesses. As in the past, residents and businesses of the NRS areas and low and low-moderate income micro-enterprises will be targeted to receive these services. Currently, the sponsored services are educational workshops focused on financial literacy and business development. For FY08, EDD is exploring ways to combine some workshop offerings with other forms of business development training to better support the goals of starting and growing businesses.

Financial Literacy Training

For FY08, EDD plans to sponsor a financial literacy workshop that will teach Cambridge residents how to establish budgets, reduce debt, repair credit, and set financial goals, such as planning for retirement, saving for college, purchasing a home, or starting a business. Target participants are low-income Cambridge youth and adults living in the city's NRS areas. For FY08, it is anticipated that 15 NRS residents will participate in this workshop. Of those participants, we expect that 50% will establish and follow a budget to save for a life-changing opportunity.

Business Development Training

For FY08, the Division plans to sponsor business training through a combination of activities such as workshops, seminars, group consulting, and one-on-one advisory services. Workshops and seminars may cover various topics including steps to starting a business, how to write and refine a business plan, marketing, and e-commerce. Consulting and advisory services in small group or individual settings would allow participants the chance to talk to experts on issues specific to their particular needs. It is anticipated that 60 NRS businesses and residents and eligible Cambridge micro-enterprises will participate in one or more of these training activities. The long-term outcome projections estimate that 3-5 of the participants will start new ventures, and 6-8 participants will grow their existing operations.

Women and Minority-Owned Businesses: SOWMBA (State Office of Minority and Women-Owned Business Assistance) As part of a long-term economic development strategy, the EDD will continue to work with SOMWBA to offer workshops in Cambridge to assist minority and women businesses to become state-certified vendors, enhancing their ability to do business with state and local governments and large businesses. It is anticipated that 7 businesses will attend a workshop during fiscal year 2008 and that 25%-35% will become SOMWBA certified.

Cambridge Minority & Women-Owned Business Directory: The Economic Development Division periodically publishes the "Minority & Women -Owned Business Directory" that lists 277 establishments, owned and operated by women and minority entrepreneurs in Cambridge, both alphabetically and categorically. This Directory also contains listings of support services at the federal, state and local levels and is widely distributed to the Cambridge business and institutional communities. It is intended to support this business segment by acting as a marketing and networking resource. An updated Directory was most recently published in FY2006.

Objective #2:

Support efforts to sustain a diverse array of employment opportunities accessible to Cambridge workers including support for training of low and low-moderate Cambridge residents for jobs in the bio-medical and healthcare industries.

The goal for FY2008 is to support 5 to 7 students (out of a class of 30) in Just-A-Start's Biomedical Careers Program; to support 22 students in Cambridge Health Alliance's Career Advancement Program; and to support 5 participants in the new Cambridge Housing Authority Resident Training Program.

Workforce Development Assistance

The Economic Development Division will continue to support a broad range of job preparedness and economic empowerment programs for Cambridge residents. These programs will be targeted specifically to residents of the City's NRS areas.

The goals for fiscal year 2008 are as follows. The Cambridge Health Alliance, through the Cambridge Health Career Advancement Program, will train 22 students on a constant basis in this two-year program. The Just-A-Start Biomedical Career Program will graduate up to 30 individuals, 7-9 of whom are NRS residents, over the next year and place up to 75% in entry-level positions. The Cambridge Housing Authority Resident Training Program will have 5 CDBG-funded participants and will provide case management to help them achieve job placement and/or career advancement after training completion.

Expected Resources:

Federal Funds:

Community Development Block Grant

Local Funds:

Property Taxes

Strategies:

Cambridge Healthcare Career Advancement Program: This program helps income eligible Cambridge residents complete the coursework required for entry to nursing, radiology and other related healthcare degree programs. The program was developed in partnership with the Cambridge Health Alliance and Bunker Hill Community College to help fill positions in various clinical areas where there are increasing staffing needs. Participants receive free tutoring and career coaching and free access to courses at Bunker Hill Community College in mathematics, English, biology, anatomy, and other health-related subjects. This program offers healthcare professional career ladders to incumbent Cambridge Health Alliance workers and other NRS residents who are

currently in non-healthcare positions . The program accepts new enrollees as available slots open.

Just-A-Start Biomedical Career Program: This free nine-month certificate program provides academic and lab instruction to Cambridge NRS residents to prepare them for entry-level biotech jobs at local life science companies, universities, research institutions, clinical laboratories and hospitals. In addition, in FY08, clients will be introduced to expanded job placement opportunities in chemical waste management. Upon completion, participants receive assistance in resume writing and job placement.

Cambridge Housing Authority Resident Training (CHART) Program: This new initiative provides scholarships for vocational training to NRS residents living in Cambridge Housing Authority developments. In FY08, EDD plans to sponsor CDBG-funded scholarships for 5 NRS eligible participants to help them obtain job placement or career advancement in local growth occupations, such as medical and dental assistants, lab and pharmacy technicians, culinary arts professionals, facilities maintenance jobs, business administrative positions, and early childhood educators.

Marketing Cambridge: Strong partnerships will continue to be nurtured among the City, the Office of Tourism, the Massachusetts Biotech Council, institutions of higher education, including Cambridge College, Harvard University, Lesley College and Massachusetts Institute of Technology, and Cambridge companies to promote the many advantages of doing business in Cambridge. These include, a research and development hub with close proximity to hospitals and research centers; a highly educated, culturally rich and diverse community; excellent regional and local transit systems, the strong presence of venture capital in the metropolitan area; and a ready workforce. Attracting new big business to Cambridge usually brings new employment opportunities for its residents.

“Cambridge/Biotech: History in the Making”

In fiscal year 2007, CDD/EDD distributed over 1000 copies of its brochure, “Cambridge/Biotech: History in the Making”, to market the City to the life sciences industry. Over the past decade, biotech research has emerged as a most important focus for the City’s business community, and the City has emerged as one of the world’s major biotech centers. By participating in the BIO2007 Conference to be held in Boston in May 2007, Cambridge hopes to attract more businesses to join the current revolution doing genomic research, developing nano-technology and studying the brain. The expansion of these life science businesses will create many new job opportunities for Cambridge residents. Additionally, for FY08, EDD plans on developing a website that helps the City market Cambridge as a great location for doing business.

Objective #3:
Promote thriving commercial districts.

Commercial District Revitalization

The City is composed of six commercial districts: Kendall Square/East Cambridge, Central Square, Cambridge Street/Inman Square, Harvard Square, Porter Square, and Fresh Pond. While each has its own character and appeal, all districts share common desirable elements: convenient shopping with a variety of desired goods and services for neighborhood residents, students and workers. The commercial districts each provide employment in retail establishments and office buildings.

EDD will continue its support of Cambridge retail businesses, especially income-eligible micro-enterprises and those located in the City's two Neighborhood Revitalization Strategy (NRS) areas by offering programs such as the Best Retail Practices Program, the Façade and Signage and Lighting Improvement Program and educational services, and by supporting businesses associations in commercial districts.

Expected Resources:

Federal Funds:

Community Development Block Grant

Local Funds:

Property Taxes

Other

Strategies:

Best Retail Practices: This program provides interior design and marketing assistance to Cambridge retailers to help them increase sales. It includes a free workshop geared to a larger group of retailers, followed by individual in-store consultations and a matching grant program that funds up to 80% of pre-approved store improvements or marketing costs, up to \$5,000 per business. This program will continue to be offered to income-eligible micro-enterprises and those retailers located within, and serving residents of, the NRS areas. The program has provided services to 211 businesses, 123 of which received in-store consultations since the program began in fiscal year 2002, and 29 matching grants have been provided since fiscal year 2004, the first year of the grant program. The program has a track record of helping participants increase sales by an average of 12%, which EDD strives to maintain.

The goal for fiscal year 2008 is to provide 10 retailers with matching grants of up-to \$5,000 to improve and enhance their business, with an outcome of approximately 20% showing a 12% increase in sales revenue and 10-12% hiring new employees; and to assist

a total of 24 businesses with in store consultations, 16 of which will be NRS located or low and moderate-income micro-enterprises.

Affordable Housing Objectives

Objective:

Continue to stabilize owner-occupied one-to-four family buildings owned by very low, low and moderate-income households.

Number of Households to be Served:

Over the Five-Year Strategy Period, the City of Cambridge will seek to stabilize **30 homeownership and rental units** in the NRS East through the rehabilitation of one-to-four family owner occupied buildings in the Neighborhood Revitalization Strategy Area through its Home Improvement Program (HIP) to be contracted out through existing housing non-profits such as Just-A-Start and HRI. In Fiscal 2008, the City will rehabilitate 6 of these units. Such development activity will be influenced by factors beyond the City's control, such as market conditions. The majority of HIP funds are used city-wide to assist owners with annual incomes between 50-80% of area median income. The NRS, however, will allow HIP to expend funds on residents who earn between 80-120% of area median income so as to stabilize and maintain the city's economic diversity and prevent middle-income flight. Units for residents who earn between 80-120% of area median income may not exceed 49% of the total units serviced in the NRS area. To maintain the socio-economic diversity of Cambridge, assistance is limited to households that meet CDBG income requirements. Multi-family properties must be the primary residence of the owner who is receiving assistance. (Note: these goals are based on the Community Development Department's annual production goals)

Expected Resources:

Federal Funds

Community Development Block Grant
HUD Lead Clearance Testing Grants
Lead-Based Paint and Hazard Reduction Program

State Funds

Massachusetts Housing Finance Agency MHFA "Get the Lead Out" Program

Local Funds

Private Lenders: East Cambridge Savings Bank

Strategies:

Community Development Block Grant Program: The City of Cambridge is an entitlement City that annually receives a direct allocation of CDBG funds that can be used to fund a variety of activities that includes economic development, design and construction oversight of parks, playground renovations, housing services, and housing

development. The majority of the City's CDBG funds are used for housing development activities and services. Housing development activities include acquisition, rehabilitation, and new construction of affordable housing by non-profit housing development agencies in Cambridge. CDBG funds are also used to fund a variety of housing services and activities, including case management, tenant and landlord mediation services, homelessness prevention and other services for the homeless.

Home Improvement Program: Cambridge's Home Improvement Program (HIP) gives technical assistance and reduced rate loans to low-income owners of one-to-four family buildings. Funded primarily through CDBG and revolving loans, the program is operated by two agencies, Just-A-Start Corporation, and Homeowner's Rehab Inc., under contract with the Community Development Department.

Lead-Safe Cambridge: The City of Cambridge received funds under this program in July 1994. These funds resulted in the deleading of 221 affordable housing units. The City received an additional grant in 1997 and de-leaded another 108 units. In 1999, the City received a third grant under which another 135 affordable units were completed by October 2002. The City received another round of funding from HUD in 2004 and will rehabilitate another 184 units by 2008. Since 1994, over 600 units have been de-leaded.

Rehabilitation Assistance Program: The Rehabilitation Assistance Program (RAP) is funded via CDBG and private sources. The program provides training and education for youth rehab and deleading crews, which provide labor for the Home Improvement Program.

NRS Two – “NRS West”

This NRS area the City has selected is consistent with HUD guidelines, and has been approved by HUD staff. The area focuses on the 402 Rindge Avenue and the Fresh Pond Apartments and extends along Massachusetts Avenue to the Arlington line, incorporating areas in North Cambridge and Neighborhood 9. This area represents predominately residential neighborhoods, and includes the highest populations of low/moderate income and minority residents. Though the area is large and extends beyond several City defined Neighborhoods, it represents a large contiguous area of residents who all face similar challenges. The demographic data used in determining the NRS West area is based upon 2000 U.S. Census Block Group data. The following chart shows all Block Groups included in the NRS West area and the relevant demographic data:

City of Cambridge

Census Data for Neighborhood Revitalization Strategy Area - West

Census Tract	Block Group	TOTAL Area	RES Area	% RES	TOTAL Pop.	LOW/MOD Pop.	% LOW/MOD
3546	1	2,019,966	1,413,478	70.0%	2,272	1,317	58.0%
	2	3,834,775	687,741	17.9%	816	378	46.3%
3548	1	1,102,054	823,260	74.7%	940	434	46.2%
3549	1	755,880	728,096	96.3%	729	208	28.5%
	2	2,166,410	1,535,572	70.9%	3,384	2,500	73.9%
3550	1	1,333,921	595,595	44.6%	683	298	43.6%
	2	1,340,612	878,584	65.5%	1,082	544	50.3%
	3	843,373	497,282	59.0%	812	306	37.7%
TOTALS		13,396,991	7,159,608	53.4%	10,718	5,985	55.84%

Low/Moderate Income Residents Served: 55.84%

Residential Land Area Served: 53.4%

Area Businesses

A walking survey was conducted by the City to physically count the number of micro-enterprises located along the main commercial corridor of the proposed NRS –West, Massachusetts Avenue. The survey counted businesses on both sides of the street between Russell Street to the south to the Arlington town line to the north. The total number of micro-enterprises is 56. The surveyors interviewed 10% of these businesses, 2 restaurant owners, a florist, a coffee and donut shop, a grocery and liquor market and a garden center, none of which had participated in the City’s Economic Development programs. The surveyors explained the existing programs offered to micro-enterprises, and all expressed a strong interest in participating in them the future, if the proposed NRS – West is approved.

Low Income Housing Residents

There are three low-income housing residences in the proposed NRS – West, Jefferson Park, 402 Rindge Avenue and the Fresh Pond Apartments and Bristol Arms, housing approximately 994 households. The City contacted Tenant Council members and owners of these housing complexes to introduce them to the existing programs Economic Development offers to NRS residents. All expressed strong interest in the programs for their respective resident populations, especially in the Making Your Money Work, financial literacy program for which they said there is a strong need.

Assessment

The proposed NRS – West is an area of the City that has been somewhat under-served until recently. The businesses and residents, for the most part, have been non-participatory in the economic development programs offered by the City.

The City now has housing and infrastructure plans for the area that will provided leveraged benefits. These include the Mass./Cameron Ave./Trolley Square project for which permits have been granted for 40 units of new residential housing, all of which will be affordable and road improvements to the Mass. Ave. corridor.

Based on the community consultations held in the area with businesses and residents, there is a very strong interest on the part of the business and resident communities in bringing Economic Development programs to the area. All thought that having the area designated as an NRS area would bring benefits to their community that would help grow the businesses and bring job and career opportunities to the residents.

Overall Goals and Objectives For Cambridge's NRS West:

While the City has two NRS areas it runs the same exact programs in both areas and considers the goals and achievements on an aggregate basis, therefore all strategies, resources and expectations listed for the NRS East are the same for the NRS West.

APPENDIX A:

Attached here is the introduction and overview of Cambridge Housing Authority's "Moving to Work" Annual Plan for FY 2008. For the entire plan, please visit:

<http://www.cambridge-housing.org/chaweb.nsf>